

NON-GOVERNMENTAL ORGANIZATIONS
AND WOMEN'S DEVELOPMENT:
MODELS FROM RURAL SOUTH INDIA

by

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Vanita Viswanath M.A., M.Phil.

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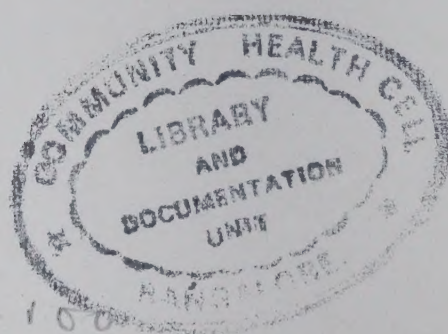
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Non-governmental organizations (NGOs) have been recognized as effective change agents in the developing world, especially since government institutions there are unable to respond appropriately to the needs of the poor, particularly women. NGOs are more committed to addressing varied needs and innovative in tailoring strategies to fit those needs.

This study compares two NGOs which work with rural women in a state in South India. They are compared on the basis of their goals and strategies, and the assessment of the outcome determines which model is more effective in achieving the maximum benefit for their women clients. The criteria of effectiveness reflect the

author's view of the priorities in women's development and are based both on the existing literature on women and observations and interviews in the field. The presentation of these criteria as a major aspect of the theoretical framework of this study fills a gap in the literature on NGOs that target poor women. Existing studies on such organizations are not only very few in number but those that do exist are mainly practitioner-oriented and do not provide a framework for identifying appropriate NGO goals and strategies. This study concentrates on deliberate NGO efforts to determine the most effective mechanisms to reach rural women and belongs appropriately to the field of development administration and management.

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CHAPTER 1

INTRODUCTION

Nature and Significance of the Study

It is 5:00 A.M. in Medleri. It is June and very hot and humid in Gangamma's small hut. It is the beginning of another day for Gangamma. She rises and goes to the back of the house and washes her face. She goes over to where her cows are tethered, picks up some fodder she brought the previous evening, mixes it with some cattle feed and gives it to the animals. She now has to wait half an hour before she can milk the animals. "Well, there's no time to waste," she says to herself, "I better get to work". She goes inside the house and picks up the broom to sweep the floor. Her six month old son begins to cry. Gangamma looks over to where her seven year old daughter, Halamma, is asleep. Halamma wakes up. Her work has begun. She has to look after her younger brother while her mother earns her living as an agricultural laborer and supports her family by herself.

Gangamma reflects on her situation. Gangamma has no husband; rather he does not live with them anymore. Nobody knows where he is. He deserted her soon after her son was born. It makes no difference anyway. Even when he was around he wasn't much good to the family. He squandered all his earnings on liquor, while she worked hard to feed and clothe the children. Some days he would get so drunk, he would beat her and her daughter. "Oh well!--that is a woman's lot," Gangamma says to herself. It is time for Gangamma to milk the cows and take the milk to the village cafe. This will take her nearly two hours. She leaves a cup of milk for her daughter and son and leaves the house. When she returns, she will have to fetch water and

leave for agricultural work.

It is going to be a long day in the hot sun. She hopes that there will be enough fodder in the field for the animals that she can bring home with her. If not, she will have to walk two miles to find more. It will be eight o'clock in the evening by the time she gets home. She had cooked a little "extra" yesterday so that her son and daughter would have something to eat while she was out at work. "Well," she says to herself, "I will have to go and cook something for this evening's meal" There wasn't much, of course. Just enough for a couple of rotis (flat breads) and a little soup. This will just have to do. Someday, maybe her children will have enough to eat. It is a faint hope. Gangamma is not complaining. In fact, she is lucky today. There is at least some work for her on the land and she can earn twenty-three cents. Who knows if she will find work tomorrow. If there is no rain, there may be no work for days.

Gangamma's situation is typical of that of many other women not only in Medleri, but all over India. They are poor and have few alternatives. Middle-class women at least have some degree of economic security but women like Gangamma do not have this advantage. All women face social and educational discrimination, but poor women also lack the means for basic survival. In the state of Karnataka in South India, they do not have the resources to feed and clothe themselves. In a family which survives on barely subsistence income, women's needs are the lowest priority, although they work and contribute to the family income. The husband's needs are satisfied first, then those of the children and last, if possible, those of the women. During a meal, if enough food is left over after the husband and children have eaten, then the women eat. Otherwise, they go hungry. More often than not, there is not

enough to go around.

Women need more income but, in Karnataka, the opportunities for them to eke out even a subsistence living are few. The few opportunities that do exist are in occupations that are insecure. Agriculture, in which more than 70 percent of the female working population in Karnataka is engaged, is highly variable in its potential to generate income. It is also a low wage occupation for women agricultural laborers, who are considerably more numerous in the state than women cultivators. Income potential from agriculture depends on favorable climatic conditions and the existence of adequate infrastructural facilities, such as irrigation. Karnataka, for the most part, does not have favorable conditions or adequate facilities. Consequently, the productivity of land is negatively affected and employment for the majority of women, who depend on it, is uncertain. Alternative employment opportunities are either not accessible to women or they are not lucrative.

The poor, in general, lack power and influence to determine their future, and poor women, in particular, are disadvantaged because of their inferior social position. Their combined poverty and social subordination inclines women towards resignation rather than determination to confront their problems and remedy the situation on their own. They lack resources and organizational abilities to plan a course of action. They need an external impetus to help them rally and gain control over their lives and circumstances. They need organizations of committed and motivated individuals who can give them confidence that they can change the course of their lives. India Development Service (IDS) and Grama Vikas, two non-

governmental organizations (NGOs)¹ in Karnataka, have attempted to do precisely that and it is their work with rural women that is the focus of this study.

Although both IDS and Grama Vikas are mixed organizations in that they target both women and men, they recognize that the needs of women have to be specifically addressed. Both NGOs have created strategies that address women's needs, although each approaches women's development differently. The purpose of this study is to examine the IDS and Grama Vikas models, their goals and strategies to determine, first, which of the two better addresses the needs of women. Second, the study attempts to determine which of the two NGOs is more effective in ensuring that the benefits women gain from participating in NGO initiatives can be sustained.

Among the questions to be addressed in relation to the comparative efficacy of the two models are, do the goals of the NGOs incorporate the important issues in the development of poor women? Do the strategies they devised conform to goals? What have their clients gained from participating with the NGOs? What constraints have the NGOs faced from the internal and external environments? How did they deal with these constraints? What is the right 'fit' of goals and strategies of NGOs which will produce the most effective results?

The answers to these questions should help NGOs identify critical issues in the development of poor women and the appropriate styles and strategies to devise if they are to succeed.

This study is also intended to help development scholars with a framework to evaluate development organizations that target women. A common yardstick for

¹ A definition of non-governmental organizations is given later in this chapter.

analysis, as provided in a framework, is required, particularly to compare the efficacy of different organizations. Funding and resources are limited and must be spread out in different geographical and programmatic areas. The availability of tools for comparison across cases will help establish guidelines for NGO operations regarding women and reduce the number of 'unknowns' in the planning and expectations of such operations.

NGOs have recently gained considerable attention as vehicles of change. Development scholars have engaged in discussions about the inadequacies of public sector management and implementation of development programs in the third world. Government programs, which are the main mechanisms to reach the poor, are limited in their impact, particularly with regard to women. Programs are not only indifferently implemented by the governments and their agencies, but women have to be motivated to take advantage of them since the special emphasis on women as a category of clients is relatively recent. Development policy neglected to focus on the specific needs of women for years. Even after policy focused on women, however, the indifferent implementation of programs has created a certain inertia and apathy which has prevented the clientele from responding enthusiastically. Programs have, consequently, not been as effective as anticipated by policy makers.

The limited capacity of government agencies to deliver effectively has prompted development scholars and, to some extent, policy makers also, to support private sector efforts in rural development, notably NGOs. The attributes of NGOs that make them more effective in development than government agencies include management flexibility, a greater responsiveness to local needs and committed leadership. These attributes are particularly important to reaching women because a

greater effort is required to draw them into participating in development interventions than men since they have been ignored for so long.

Donor agencies have also recognized the suitability of NGOs to target the poor more effectively and are interested in funding them. Consequently, NGOs all over the world are in a better financial position to implement programs now than a few years before. A combination of an increased policy focus on women, particularly since 1975, the United Nations Decade for Women, and the limited effectiveness of government efforts has made the role of NGOs in implementing programs for women very significant.

The Meaning of Non-Governmental Organizations (NGOs)

Before discussing the framework for studying NGOs, it would be helpful to define what we mean by non-governmental organizations or NGOs. NGOs literally mean any organized and collective effort with some purpose. 'Organized' encompasses a wide range of structures from informal, unstructured associations and groups to highly structured and formalized collectivities. Apart from level of organization, NGOs also vary in the nature of their evolution.

NGOs are international private foundations which fund indigenous organizations to implement programs. NGOs are also indigeneous women's groups, such as village women's credit associations, groups based on occupational distinctions, or groups informally created for a particular purpose, such as providing child care for working mothers² They are also intermediary organizations which are

²For a description of a variety of such groups see Kathryn S. March and Rachelle L. Taquu, Women's Informal Associations in Developing Countries

largely 'outsider' initiated and which catalyze and broker existing services for clients, train or provide services to local women and/or encourage the formation of client women's groups.³ NGOs also evolve from a harnessing of existing action groups by outside leadership to further strengthen them and consolidate the position of women.⁴

The NGOs vary in the categories of members. Not all NGOs target poor women, and some have a mixed class composition. They also have a mixed gender composition, although they may evolve separate strategies and programs for women clients. NGOs can be categorized on the basis of their focus on particular needs of women. They include struggle-oriented NGOs which fight for women's rights; service-oriented NGOs which provide training in skills or establishment of small enterprises. Strategies include militancy, brokering of government services and group development. These are only a sample of the categories on the basis of which NGOs can be classified and they are not mutually exclusive. Their foci, styles and strategies of functioning are mixed and matched by NGOs to suit each situation.

Non-governmental implies that the organization must not be accountable to or receive operational finances, such as staff salaries, from a government department. This does not mean that it cannot collaborate with the government to plan and

(Boulder, Colorado: Westview Press, 1986).

³ Since the focus of this study is on intermediary organizations the review of the literature to follow will cover a sample of the studies dealing with such organizations.

⁴ See Women's Research Committee, Farmer's Assistance Board Incorporated and Women's Health Movement, Phillipines, "The Struggle Toward Self-Reliance of Organised, Resettled Women in the Phillipines," in Grass-Roots Participation and Self-Reliance: Experiences in South and South East Asia, ed. Anisur Rahman (New Delhi: Oxford and IBH Publishing Co., 1984), 93-120.

implement programs. The term NGO is often used interchangeably with PVC or private voluntary organization, in development literature. However, the word "private" is often left out especially in official and unofficial Indian publications and NGOs are simply termed "voluntary organizations". This is misleading because voluntary does not necessarily mean non-governmental.

In India, there are some "voluntary organizations" which are initiated by government-employed functionaries and funded by the government. For instance, some Mahila Mandals (women's clubs) are initiated by the Village Level Worker, who is a government employee, while others are initiated by individuals not government-employed. Mahila Mandals established in both ways receive government funding but are officially referred to as "voluntary organizations". To avoid confusion and to classify correctly the type of development organizations being discussed in this study, the use of the term NGO is preferable.

Other Definitions

While still on the subject of definitions, it is best, at this point, to clarify the use of certain other terms which appear in this study. The term "development", as it relates to people, refers to the increase in the capacity of disadvantaged individuals to take control of their lives. How this capacity is assessed depends on the needs of the individuals or groups being discussed. The term "networking" in the context of NGO functioning is defined as the process by which the organizations and resource persons establish regular communication links among themselves to exchange views, discuss and learn from each other.

The term "broker" is used in the sense of an intermediary between two

resources which could be individuals, institutions or existing physical resources. Therefore, 'brokering' is the function of bringing together two such resources and establishing contact between them where such contact did not already exist. Initial referrals and all processes of negotiation and bargaining that might exist to effect such contact are included in the concept of brokering. For instance, referring clients to banks, negotiating with them to extend loans to clients are included in brokering. Activities and institutions established by the NGO from its own resources to ensure a good return on those loans are, however, not included in brokering. Wherever the NGO may go on to provide its own resources directly, although it may be in support of a brokered resource, it is a service by the NGO and is not an aspect of brokering.

Development literature and NGOs frequently use the terms "project" and "program". They imply two different perspectives. As Louise White notes, "Projects are generally run by separate organizations to accomplish specific functions and operate relatively independently of host country institutions and constraints."⁵ A "project" perspective implies that donor agencies are only concerned with providing personnel for technical activities in developing countries, such as building an irrigation system, and, in such cases, are not concerned with larger issues of impact of the activity on the clients, its side-effects, and above all, the sustainability of the activity.

The failure of many such activities to produce the desired result and consequent wastage of resources has prompted donors and development scholars to

⁵Louise G. White, Creating Opportunities for Change: Approaches to Managing Development Programs (Boulder and London: Lynne Rienner Publishers, 1987), 6.

modify the focus from project to "program". A program perspective envisages a linkage between donor efforts and existing host country institutional structures. It envisages a system of integrated activities rather than discrete technical projects.⁶ For instance, a health project is building a medical clinic. A health program also includes nutrition services, measures to improve sanitation and health education. A program perspective envisages sustainability or continuance of the program over time so that its benefits can sustained.⁷

Although, as shown, project and program generally imply a difference in operational perspectives, in this study, this distinction is not relevant because the operations of the NGOs discussed are not based on this distinction and they are not concerned with it. The terms, therefore, are used interchangeably with no specific perspective implied. Also, the two NGOs, IDS and Grama Vikas, use different terms to designate their programs. IDS calls them "projects" and Grama Vikas "programs". In this study, the official NGO usages will be retained, again with no perspective implied.

Categories of Organizational Functioning

There are three main categories of organizational functioning.⁸ These are directional goals, process of implementation and the outcome. The directional goals

⁶Ibid., 8-10.

⁷Ibid., 9.

⁸The framework presented in the following paragraphs has been adapted from that found in Coralie Bryant and Louise G. White, Managing Development in the Third World (Boulder, Colorado: Westview Press, 1982), 107-132.

are the broad objectives the NGO lays down which indicate the direction or model of development which will guide the selection of its activities and the strategies. Whether the NGO will play a single role or will have several foci, whether it will be service oriented or concentrate on client mobilization, or whether it will include several objectives will be largely determined by the directional goals.

The process of implementation includes the operational goals or program goals which are specific to each activity selected. These could be targets of production if the activity is intended to produce something, increase in technical skills if the activity is intended to train clients, increase in access to existing services if the activity is confined to brokering or provision of more services and so on. The operational goals will usually be devised within the framework provided by the directional goals.

The process also includes the program design which consists of the nature of the activity and its components, the sequencing of the implementation of the components and phases and the assigning of client tasks and responsibilities to implement that activity. The process also includes organizational structure, staff functions and responsibilities and operational strategies, such as the formation of groups. It also includes the NGOs' interaction with the socio-economic and political environment.

The outcome usually depends on the specific goals and nature of each program. In some programs which have purely technical components, e.g., road-building, the outcome may be clearly measurable. In non-technical programs which aim, for instance, at building leadership, the outcome is not quantitatively measurable. However, even in relation to some technical programs implemented by NGOs, a terminal, measurable result may not always be apparent even when the

NGO withdraws from a particular geographical area.

Where NGO efforts aim at building capacity, searching for a definitive, terminal result will be misleading because building capacity does not lend itself to such measurement. Capacity does not have a clear beginning or an end. An assessment of the *potential* of the program to achieve its goals can be made instead. Especially in terms of the outcome of NGO efforts, which is the cumulative operation of several programs, the qualitative assessment of potential is better than identifying terminal indicators. The assessment of potential is particularly important in cases where terminal results are not even intended to be apparent during the term of a NGO in a particular geographical area.

In this sense, outcome is better viewed as a part of the process of implementation rather than the end of it since the potential becomes apparent during the process of implementation. To the extent that the NGO intends the outcome to be congruent with its directional goals, the entire process of implementation and the cumulative operation of the selected programs, at least to the extent that the organization has control over it, must reflect its directional goals.

Ultimately, the outcome will reflect several interactive processes as, for example, between the organization and its environment, between the leadership and the staff, between the staff and the clients and among the clients themselves. Although the impact of these interactive processes will vary according to the size and nature of the operations of the NGO and consequent level of complexity, the functioning of even the least complex NGO will reflect its interactions with the external and internal environments.

Framework for Evaluation of NGOs

There are many ways to evaluate the work of NGOs targeting women. One way is to examine the outcome of their efforts in comparison with their stated goals,⁹ to analyze the extent to which they have been able to fulfill the goals they set themselves. In this method, the goals are accepted as given and are not themselves called into question. The focus is on the implementation of the goals and the evaluation of the activity is restricted to examining if the stated goals of the activity have been accomplished. This method is most frequently used to judge a project,¹⁰ although it can also be used to evaluate the work of NGOs.

Another way to evaluate is to focus on the process of implementation. In this method, the evaluation emphasizes the operational strategies of a program or an organization for their adaptability and innovation as important in themselves rather than as mechanisms to fulfill stated goals. Indeed, the goals of the program or organization may be redefined through experience of implementation. This method of evaluation sees the process of implementation as a "learning process", one in which the NGO demonstrates its ability to learn from its errors and adapt to changing internal and external conditions.

The term "the learning process" was first enunciated in detail by David Korten¹¹ and referred to the NGOs' process of implementation, although the same

⁹Ibid, 149.

¹⁰Ibid.

¹¹David Korten, "Community Organization and Rural Development: A Learning Process Approach," Public Administration Review 40 (September-October 1980): 480-511.

approach can also be used to evaluate NGOs. The "learning process" approach, as Korten describes it, discards the traditional approach to program design and organizational functioning. The traditional model is the "blueprint" model.

According to the blueprint model, programs are implemented on the basis of a predetermined and established plan of action for rural development which is rigid and unchanging. Therefore, it does not accommodate what is essentially an evolutionary process, necessitating the program or organization to adapt to continually changing circumstances. The blueprint model assumes that the environment is static. For a program or organization to be effective, it is necessary to recognize that the environment is dynamic and changing and the implementation process must be continually adapted. The hallmark of the learning process, in contrast to the blueprint model, is continuous rethinking and adjustment.

While Korten points to adaptability as a necessary condition for organizational effectiveness, Samuel Paul goes further in his explanation of the concept of strategic management. He identifies the key variables in development interventions which interact in various ways, in "varying combinations influencing performance and which are appropriate under different conditions."¹² The variables are the environment, the strategy, the structure and process. These four variables have to achieve a degree of "congruence" or "fit"¹³ in a certain combination for the development intervention, in whatever form, that is, organization or program, to register optimal efficacy. The right fit may vary in different periods in the evolution of

¹²Samuel Paul, Managing Development Programs: The Lessons of Success (Boulder, Colorado: Westview Press, 1982), 106.

¹³Ibid., 126.

the organization or program.

The first framework, the goal fulfillment framework, is limited in that it does not provide a mechanism to evaluate the goals themselves. The second framework, explained by Korten and Paul, is an improvement over the first in that it permits the evaluation of goals also. It permits scholars to examine if the choices the NGOs made in selecting a certain model of development are appropriate and conducive to furthering the development of the target population in terms of management feasibility and sustainability. Management feasibility is the effectiveness of the process of implementation given the internal and external constraints of the NGOs themselves. Sustainability is the long term maintenance of the achievements. The Korten and Paul framework also permits the redefinition of NGO or program goals in the light of changing operational conditions.

However, the Korten and Paul framework does not consider the evaluation of goals as values in themselves, that is, as desirable or undesirable directions for development. This aspect of goal evaluation is often glossed over in development studies because it is obviously judgemental. Development was defined earlier as the attempt to increase the capacity of the target population to take control of their lives. If development is defined this way--and it can be reasonably assumed that all NGOs attempt to gain the optimum level of benefit for their clients--there are certain choices which will further client capacity to a greater extent than others.

This is not to suggest that there is an ideal model or a single path to development in general or women's development, in particular. There are, however, some essential ingredients or priorities which a model should encompass and the NGO incorporate in its directional goals and/or strategies of implementation. These

priorities, related in this study to the development of rural women, will be outlined later in this chapter.

The most effective framework for analyzing the work of NGOs is a combination of the goal fulfillment framework and the Korten and Paul framework because neither is adequate on its own. It is both necessary to evaluate NGOs which target women on the fulfilment of their directional goals and also on whether these goals, the program goals and the rest of the process of implementation implicitly recognize that certain aspects of women's development are important and should be part of NGO functioning.

Even during the process of implementation, which should rightly be a learning process and which could reflect goal redefinition, the success of the NGO will depend on the extent to which it does not lose sight of the priorities in women's development. The learning process approach is appropriate for the evaluation of NGOs but the learning process should not be viewed as an end in itself. It has to be related to the overall direction the NGO should maintain. Goal redefinition should not have to result in goal dilution if the goals were meant to incorporate those priorities. As Bryant and White noted,

Development analysts are paying increased attention to the process approach, and that approach is clearly an improvement over the older blueprint strategies of project design. There is, however, one danger in thinking in terms of processes; it is easy to get caught up in the process and lose sight of goals and purposes. The important task, therefore, is to design a process that incorporates a focus on the goals of the project.¹⁴

The "goals of the project" referred to above should be interpreted, in this

¹⁴Bryant and White, 110.

study, to mean priorities in women's development. Of course, feasibility and sustainability are critical to the success of the NGOs' efforts, and any measure of success has to incorporate these aspects. Therefore, the NGO must devise strategies in such a way that the priorities in the development of poor women can be effectively balanced with feasibility and sustainability of the projects. The better the NGO can combine these three aspects, the more effective it will be.

Since it is argued that NGOs concerned with poor women must incorporate certain priorities in the objectives and functioning, these priorities can become the criteria for evaluating their work. This means evaluating the extent to which the NGOs' goals and functioning reflect their recognition of these priorities. The essential issue in evaluating the work of NGOs is to devise some basic criteria for judging their efficacy. Such criteria are especially important in comparative studies of NGOs. Otherwise no assessment of levels of success across cases is possible. What then are these priorities for the development of poor women which NGOs must recognize and on the basis of which their efficacy must be assessed? They are economic benefit, leadership capacity and collective power.

That poor women must get economic benefit is obvious. They not only need increased income to improve the quality of their lives but more importantly, depending on their level of poverty, it may be essential to their survival. The expectation that once income generating projects are utilized by men, the benefits will also 'trickle down' to the women has not been realized. As stated before, women's needs receive the lowest priority in any poor family. Women deprive themselves of basic necessities, such as food and clothing in order to provide enough for their husbands and children. NGOs, in their goals and strategies, must devise separate

income generating opportunities for women commensurate with their needs .

Second, women must develop leadership capacity. It is not sufficient for NGOs to provide opportunities for immediate economic benefit. Women must also be able to build on present opportunities to future advancement. This includes ensuring the sustenance of existing economic projects as also initiating new ones. It also means the capacity to deal with the government at various levels to ensure that they receive the benefits to which they are entitled and pressuring for new benefits if necessary. Women must develop the attributes of initiative, persistence and tenacity to deal with the local bureaucracy and mobilize other women. Hitherto, the leadership role in poor families, particularly in rural areas, has been monopolized by the men. Women are rarely involved in decision-making outside the home and do not exercise initiatives in community level affairs. The NGOs must evolve strategies to give the women opportunities to build such capacity.

Third, women must be given the opportunity to develop as a community with collective bargaining power. It does not need elaboration that development of individual initiative, although a step forward in itself, is not sufficient to give women the requisite power and impetus to influence the course of development. They must be able to collaborate, as efforts made by poor women in isolation not only do not command a great deal of authority, but can be divisive and detrimental to the interests of women as a community. NGOs, by their very nature, can only target a small proportion of the poverty-stricken female population. For a more substantive impact, it is necessary that clients be able to extend the benefits, both spatially and temporally, beyond what the NGOs made possible.

Further, women as a group must be able to collaborate with men in the

community to sustain the benefits. Although women may need to be separately targeted in the process of building the capacity for collective bargaining, they cannot afford to function in isolation in the long run and must collaborate with the men to establish a more effective presence. They must become part of the mainstream development process which includes both men and women.

It is on the basis of these three criteria, the extent of economic and supportive benefits accruing to the targeted women, the form and extent of leadership capacity being developed in them and the opportunities for substantive collective collaboration being extended to the women, that the efficacy of the two NGOs being considered in this study will be compared. The measure of success will be the extent to which each NGO has incorporated these ingredients in its directional goals and can balance their attainment through NGO operations.

There are other important aspects which affect the lives of poor women, such as their subordinate position in their home and the violence against them. However, economic benefit, development of leadership capacity and collective power are the most pressing needs of poor women to address by development organizations. Only through a combination of economic power, leadership and collective collaboration can poor women tackle issues, such as subordination and domestic violence. NGOs may or may not be able to confront the latter directly, but they can develop the capacity in the women to deal with these problems on their own. NGOs' success lie in the mechanisms they evolve to help women deal with such problems in the future.

Three aspects of the evaluation process must be covered in any study of NGOs. First, the directional goals as stated by the NGO either in its documents or

verbally by the leader(s) must themselves be examined. Do the selected goals incorporate the important elements in women's development as projected in the criteria noted above? Second, the process of implementation must be examined. This will show to what extent the NGO considered the selection of programs, their design and operational goals and strategies in accordance with the directional goals, and to what extent they actually worked as planned. Indications of goal redefinition may also exist although these may not be explicitly stated.

A detailed examination of the process of implementation will reveal to what extent the directional goals were fulfilled. It will also show whether the directional goals were themselves relevant in terms of management feasibility and sustainability given the operational conditions. Relevant issues under both management feasibility and sustainability include accommodation of staff and client capacities, incorporation of client needs and priorities in program design, and NGO recognition of financial, environmental and socio-cultural constraints in strategies.

It is also important to examine under what circumstances and in what form the simultaneous fulfillment of the goals incorporating the three criteria of economic benefit, leadership capacity and collective power, can occur. Indeed, the examination of the process of implementation will reveal whether such a simultaneous fulfillment, which is considered a measure of optimum efficacy, is a reasonable expectation of NGOs at all or whether these priorities can be addressed only sequentially in actual implementation. It is important to know how the NGO evolved, what compromises it had to make and to what extent, through the appropriate balance of goals and management interventions, it has achieved the optimum efficacy.

The third step in the evaluation is the assessment of the potential of the

NGO's efforts. The emphasis in this study will be on qualitative assessment of a process rather than quantitative measurement of outcomes viewed as ends because, as mentioned earlier, outcomes are a part of the process of implementation and cannot be viewed as definitive results manifested only at the end of a NGO's operations in a particular geographical area. The distinction between potential and definitive result is particularly important in the context of the present study because the comparison is between two NGOs whose work is ongoing. Therefore, the potential influence of the NGOs' efforts is indicated during the ongoing process of implementation. The outcome is to be assessed in terms of present benefits and the development of the capacity for future sustainability of the efforts in the areas noted as priorities in women's development.

Studies of NGOs have specified certain general criteria for evaluation. One such, by Judith Tendler, mentions criteria, such as the extent of client participation they encourage, the extent to which they are innovative, and the ratio of elite versus poor participation in program benefits.¹⁵ While such criteria are important to evaluate the work of NGOs in general, they are not ends in themselves and have to be related to the overall objectives. This relationship is particularly important in the case of NGOs targeting women because, as mentioned before, priorities in women's development have to be recognized. In this study, such criteria will also be used but will be related to the expected priorities of the NGOs which are economic benefit, leadership capacity and collective power.

¹⁵ Judith Tendler, Turning Private Voluntary Organizations Into Development Agencies: Questions for Evaluation (Washington DC: US Agency for International Development, April 1982), passim, PN-AAJ-612.

Specifying these three priorities as measures of efficacy does not mean that all NGOs working with women must necessarily address all these issues or can achieve success only if they address these issues in some form. It does mean, however, that those that do not recognize these priorities in the development of poor women and incorporate these in their operations are limited in their impact although they may be successful within that limitation. NGOs can still be considered successful if they fulfill stated goals even if these goals do not include the three priorities. NGOs can also be considered successful if their stated goals did incorporate these priorities and, during the process of implementation, they were forced by various constraints to redefine their priorities or achieve less than they expected. Such types of success are, however, limited successes.

This is not belittle the work of NGOs which, due to organizational or other limitations, cannot address all the issues. NGOs that address women's issues and seek to benefit women in various ways are still in their infancy and must be encouraged to do all they can and applauded for even the little they can do. However, levels of success in organizational functioning can be identified. Priorities in the development of poor women which every NGO must strive to address can be indicated. It would be helpful, therefore, to view measures of success not as criticisms of NGO efforts, but as facilitating our understanding of how and under what circumstances NGOs can effectively benefit women. This is the essential learning process in which NGOs recognize the priorities in women's development and construct appropriate strategies to fulfill them.

There are certain aspects of NGO functioning which are assumed as inherent characteristics of NGOs and will not separately examined in the study. The

first is the existence of a motivated leadership. Although NGOs arise in a variety of circumstances, intermediary NGOs, such as the ones being considered in this study, are usually established by motivated individuals and/or groups. These individuals and groups are interested in serving the target population for certain reasons and want to do their best to succeed. The NGOs examined in this study were established by urban raised and highly educated individuals who gave up lucrative and satisfying careers to work in the rural areas. Without a considerable degree of motivation, it is highly unlikely that these NGOs would have even been established much less continued to function.

Second, most development-oriented NGOs are catalysts and intend to withdraw their direct support to and participation in rural development programs at some point in their operations. Most NGOs expect the target population to take over the programs once they have developed the capacity. Additionally, irrespective of the potential the NGOs are able to achieve or inculcate in their clients, the NGOs may be forced to move on to other programs or geographical locations if funding agencies recommend. Funding for development programs is not perpetual and the discretion of the funding agencies may have a part to play in the decision of the NGOs as to their continued participation in a program or presence in a geographical area. Both the NGOs considered in this study are catalysts with definite intentions to withdraw from their present geographical locations at some point.

Review of Literature

The previous section highlighted the importance of criteria to evaluate NGOs. It is precisely the absence of some criteria for evaluating and comparing

NGOs targeting women that characterizes most of the literature on such organizations. This literature is diverse both in the nature of its focus and quality. Studies on indigenous women's groups that are loose, very informal village collectivities are rather more numerous than those on more structured formal ones, especially intermediary organizations. Although intermediary organizations can vary in their characteristics, it can be assumed that they are not indigenously evolved and usually have an 'outsider' leadership.

Although donors and policy makers have recognized the increasing importance of intermediary NGOs in women's development, the literature on such types of organizations has not kept pace. Studies of such organizations are few and those that do exist are mostly descriptive accounts or practitioner-oriented evaluations. Of those studies covered in this section, one has a theoretical framework which is intended to assist in the conceptual understanding of the nature of groups rather than provide criteria for judging them. Another sees the evolution of the organization as a learning process, an end in itself, and the rest of the studies do not attempt to pull their assessments together into any coherent framework.

This review will cover studies in two sets of categories, namely, indigenous informal women's groups and intermediary NGOs, with a greater concentration on the latter variety since the focus of the present study is on intermediary NGOs. Since this study is also intended to focus on NGOs' work with poor women, this review is confined to the literature on development-oriented NGOs. Development-oriented NGOs are those that in a very specific and direct way intend to increase the capacity of poor women to control their own lives and influence the socio-economic environment through planned change.

In Women's Informal Associations in Developing Countries,¹⁶ Kathryn S.

March and Rachelle L. Taquu survey the studies of women's informal associations to understand what types of associations have existed, their evolution, why women initiate and participate in certain kinds of associations and sources of group solidarity. The authors also identify the kinds of associations which intermediary NGOs or international development agencies are likely to find suitable to work with to implement programs.

The authors find that most informal associations are either "defensive" or "active". Explaining defensive associations they write, "informal associations can be characterized as defensive when they mobilize in response to a crisis. They are basically reactive social relationships that do not aim to create separate resources, alternate conditions or autonomous influence."¹⁷ Women can form associational ties for emotional and physical support during illness or death of a family member, or other domestic crises, such as divorce or desertion by the husband. These defensive strategies shield women against psychological and emotional trauma in the face of crisis. Other networks are initiated by women to give them support during childbirth or assistance of a varied nature that they may require from time to time.

The authors believe that active associations, on the other hand, have more specific purposes, usually to create resources or to change a certain situation. Rotating credit associations, according to the authors, qualify in this category since they intend to create an economic resource for women. The authors also include

¹⁶ March and Taquu, Women's Informal Associations.

¹⁷ Ibid., 34.

religious or ritual associations in this category although, as they themselves admit, the activeness of such associations is less apparent than in economic associations. They include such associations, however, because the religious associations provide a framework within which women actively exercise authority which can form the basis of a more assertive leadership role. Although such authority can be used by women to defend traditional authority as much as to challenge it, such associations nevertheless provide women with the opportunity to "legitimately acquire political and organizational skills."¹⁸ Such skills have an important role in initiating change.

Although the authors make the distinction between defensive and active associations, they emphasize that this cannot be a rigid distinction because even defensive associations have an indirect impact on women's active solidarity. The authors write, "...at first glance they resemble the defensive attempts of vulnerable individuals to retain some modicum of control over their lives, but as one probes further they may begin to appear more confident and assertive as autonomous collectivities organized to manage resources and strategies."¹⁹

As for which types of associations are most suitable for transformation for sustained development interventions, the authors conclude that active associations are preferable precisely because they are more organized around direct, specific purposes. They are, thereby, less informal than purely defensive associations. Ultimately, the suitability or otherwise of such associations for organized development will depend on the characteristics of the particular association.

¹⁸Ibid., 66.

¹⁹Ibid., 40.

The authors believe that rather than harnessing existing associations, whether defensive or active, a more effective strategy for development agencies is to create new groups on the pattern of those existing ones which these agencies find have suitable characteristics. This is because often the existing ones cannot be included without compromising features, such as flexibility and informality which makes them attractive for development in the first place. These features can, however, be replicated in new groups.

The analytical categories of defensive and active, which the authors constructed, are useful in understanding the nature of women's associations. It can assist intermediary NGOs in locating the kind of groups through which they can best implement their programs, or in replicating those characteristics of existing groups they find attractive in new groups they specifically create for such purposes. While group solidarity appears to be the main feature of defensive associations, economic benefit is the main feature of active groups, such as credit associations. Leadership potential as well as authority and power seem to be engendered, according to the authors, in religious or ritual associations. Each group, therefore, reflects a primary characteristic, although all may promote solidarity, power and leadership to varying degrees and in varying forms.

A study on women's cooperatives in Africa discusses the transformation of informal women's groups into more formal organizations by their own initiative. In this study of two cooperatives in rural Nigeria by Patricia Ladipo,²⁰ women who had

²⁰Patricia Ladipo, "Developing Women's Cooperatives: An experiment in Rural Nigeria" in African Women in the Development Process, ed. Nici Nelson (London: Frank Cass and Co. Ltd., 1981), 123-135.

been acquainted with each other through informal associational ties got together to form cooperatives. Although the study does not reveal the nature of their earlier ties, whether defensive or active in March's and Taqqu's sense, it shows that women who had no experience of formal organizational participation could organize on their own.

The organization was a response to the a rural development project which had deprived the women of their traditional source of capital. This project had encouraged the production and marketing of a cash crop normally handled by men through their own cooperatives, gradually replacing the food crop which was traditionally marketed by women. These women had "evolved carefully balanced systems of marketing wherein they had invested their own capital and energy in a sequence of crops, consumables and services over the seasonal growing cycle."²¹

Since, as a result of the substitution of the cash crop for the food crop, the normal channel of capital for the women was no longer available, the women sought advice from the project staff as to how this situation can be redressed. The women organized themselves into two groups and sought official recognition in order to qualify for government credit. Although the level of formal organizational 'competence' varied between the two groups, each had to fulfill at least some of the government specified conditions, such as a regular meeting schedule, minimum number of members, and accounting procedures, to qualify for government recognition.

The study just described is one of informal groups transforming into formal organizational structures at their own initiative. Other studies, on intermediary NGOs

²¹Ibid., 124.

or formal organizations which have assisted in the creation of client groups to receive and implement development programs, are also available. These include a study of the Bangladesh Rural Advancement Committee (BRAC) by Martha Chen²² and that of the Working Women's Forum in Madras, South India, by U. Kalpagam.²³

The BRAC study is a personal account of the working of the NGO based on the author's intimate knowledge of and association with its functioning. It is also practitioner-oriented, and it describes the strategies and styles evolved during the functioning of the organization. This book is a good example of one which highlights the learning process in organizational functioning as an end in itself rather than in relation to the overall objectives and goals of the organization

Originally established in response to relief requirements after the Bangladesh war of Independence in 1971, BRAC, which was initiated by 'outsiders', moved into rural development in 1973. It is a mixed organization and its work with women involves the delivery of services of various kinds including, inputs, raw materials, appropriate technology, training and credit. These services are delivered through working groups of women. Women's groups are not, however, only "a vehicle to reach women and provide services to women but also an end itself: the basis from which women can evolve a collective voice and the unit to which

²²Martha Alter Chen, A Quiet Revolution: Women in Transition in Rural Bangladesh (Cambridge, Massachusetts: Schenkman Publishing Company Inc., 1983).

²³U. Kalpagam, "Working Women's Forum: A concept and an experiment in mobilization in the third world", [Unpublished], Paper prepared for symposium no. 99, Anthropological Perspectives on Women's Collective Action: An Assessment of the Decade 1975-85, Mijas, Spain, 9-17 November 1985.

control of resources should devolve."²⁴

BRAC's strategies include collective production of crops and cooperative raising of livestock, the profits of which are partly divided among individual members and partly placed in a group fund to be used as capital for other ventures. BRAC also helps in the adaptation of traditional skills to new lines of functional, marketable items including handicrafts and food processing. The study reveals how, through a combination of economic activity and collective implementation of projects, women have acquired confidence and developed leadership skills to strengthen the groups.

In the study of the Working Women's Forum, the author describes the main activities that the formal, institutionalized NGO undertook and the mechanisms by which these activities are implemented. The main activities are credit, health and family planning. Of these, credit is the most important and covers women in about six different occupations. Like the BRAC study, where its author emphasizes the importance of strategies of implementation which encouraged women's collective effort, U. Kalpagam emphasizes the significance of the mechanisms of credit delivery for women's group consciousness rather than the provision of credit.

She believes that although credit provision and brokering as the 'entry points' are important in themselves, the group, which is the main implementing mechanism, is the basis not only for effective credit absorption and use but also women's solidarity and collective consciousness. Such consciousness can stimulate them to confront a number of other issues relevant to them. In the context of the

²⁴Chen, 104.

clients of the Working Women's Forum, who are mainly self-employed vendors, these are labor rights and factory laws.²⁵

While the two studies just mentioned are single case studies, one by Sally Yudelman on women's organizations in Latin America describes five cases.²⁶ All five organizations are intermediary-initiated, and the mechanism of service delivery in all is through client groups, for the most part, created deliberately by the catalysts. All are institutionalized, formal organizations and focus on the "economic emancipation of women."²⁷ Although the author makes judgments as to the strengths and weaknesses of these organizations, they are not related to a set of evaluative criteria. The absence of criteria is particularly unfortunate because the study attempts to compare the work of five NGOs.

The author identifies the strengths of the organizations as their capacity to mobilize and organize women, provide new skills to raise the income of the clients and, most importantly, to "raise awareness of gender status and build self-confidence."²⁸ She identifies the weaknesses as lack of management skills to cope with increasing level of complexity brought on by programmatic expansion and organizational dependence on voluntary labor which results in frequent turnover of

²⁵Kalpagam, 20.

²⁶Sally Yudelman, Hopeful Openings (Hartford, Connecticut: Kumarian Press Inc., 1987).

²⁷Ibid., 11.

²⁸Ibid., 111.

staff.²⁹ The author believes that since the political context of Latin America is a critical environmental factor, the long term success of these organizations must be related to such a context, and not just to their internal functioning.

Methodology

The two aspects of methodology relevant to this study are the selection of the NGOs themselves and their clients for interviews, and the strategy for research. The qualifying requirements for NGOs for this study were four. First, to measure the success of NGOs according to the criteria laid out in this chapter, which are economic benefit, leadership capacity, and collective power among women, the selected NGOs had to have been operating for at least three years in the project area. A reasonable and fair assessment of their functioning cannot be made if they are very new. Second, they also had to be concerned with the economic development of their target population. Third, they had to concentrate their efforts predominantly in rural areas and, fourth, the number of women being targeted had to be sizeable. What is considered sizeable is, of course, relative, but a hundred women was considered a minimum number.

Locating exclusively women's NGOs which fulfilled all these requirements would have been ideal, but they did not exist. Therefore, the author located NGOs with at least a hundred women as their clients, even if they did not cater exclusively to them. In one way, the mixed character of the NGOs was an advantage since it could reveal the extent of their success in terms of one aspect of the third priority in

²⁹Ibid., 113.

women's development mentioned earlier in this chapter, namely, the collaboration between men and women. In general, only the NGOs' work with women was studied in depth since the author is concerned with their potential to generate the benefits dictated by the three criteria of measurement.

Once these requirements were met, the next step was to select the clients for interview. Women were already organized in groups to participate in the projects of both NGOs. Since the most important goal was to gather as much information about the variety of ways in which the women were being benefited, the author selected women involved in each of the NGOs' activities. Clients were interviewed individually and in groups. Individual clients who could afford the time and others who were willing to make the time were interviewed. Certain women, who had important leadership roles in the groups or in institutional structures created by the NGO exclusively for the clients, were interviewed individually several times.

The author interviewed women in groups during the groups' regular meeting times. If more than one group was involved in a particular activity, the author selected the group on the basis of the the maximum number of members who were willing to be interviewed. Convenient access to the group's location, that is, the project village where it is organized, was also a factor in the group's selection.

Although the author made an attempt to ensure that women involved in each of the activities were interviewed either individually or in groups, some activities could not be included. Since this research depended much on NGO staff cooperation and convenience to assemble the groups and arrange the logistics to ensure access to individual interviewees since they lived in far flung project villages, it was not possible to interview everyone the author had wished. The size of the group varied

from six to twenty. On most occasions, the office bearers of the groups were present. In addition to interviewing clients, the author interviewed NGO leaders and staff as well as local government officials and politicians who were prepared to talk.

Interviews of clients individually were difficult to organize because women found it hard to make time for the author. In addition, individual interviews of any great length were less fruitful than interviews of women in groups because the women did not have the time or inclination for long conversations. Since the interviews had to be conducted in their homes, they were preoccupied with their domestic responsibilities and, consequently, their attention span was limited. Interviews in a group setting, conducted during scheduled group meetings, were, on the other hand, less tedious for the women because they were held away from their homes and they could participate together. Further, the group spirit and comradeship enhanced the appeal of the questions for the women and the responses, correspondingly, were more interesting and revealing. They could think as a community. Of course, there were some women who were more articulate than others but they were helpful because they set the pace for the discussion and helped to maintain a focus.

It may appear that, in a group setting, individual women may be hesitant to express their feelings. This reticence would have been apparent if they were asked to express their opinions regarding the NGO leadership or if the questions asked touched upon the lives of the individual women constituting the group. However, the questions put to the women were not to find out what they thought about the organizational leadership, whether good or bad. The author was not looking for criticism or praise of the leadership. The questions were intended to encourage

women to speak about their accomplishments, economic and otherwise, as a result of participating in organizational initiatives. From this the author could draw her own conclusions about what kind of capacity the organization had been able to build in the women and whether the leadership had been successful.

Also, the questions put to the women in a group setting were intended to elicit their views about their achievements as a community of women and not as discrete individuals. The capacity for collective power was noted as one of the priorities in women's development. The author had to find out if the women felt they had the potential for such capacity as a result of participating in development initiatives. Individual women's opinions were necessary only to get certain measurable indicators of benefit, for example, the amount of economic benefit a woman had received from participating in a certain activity. They were also necessary in some cases for the author to find out the extent of leadership qualities that had been fostered in the women. For this purpose, interviews were conducted over several days with client women who had special roles or leadership within the organization. Individual interviews were, therefore, not abandoned, but were conducted at the author's discretion.

Interviews with all these categories of people were unstructured and open ended. Unstructured and open ended questioning elicited more appropriate information than formal methods because it gave the respondents a greater response frame. Clients could speak their minds without being constrained by categories. They could express their feelings and beliefs which formal methods cannot capture. They could talk about how they felt about themselves as women since their participation in organizational initiatives. They could talk about the extent of the confidence they had

gained and about their accomplishments as they saw them. Feelings of the women about their potential was a fundamental aspect of discovering what kind of capacity they had gained through the organization. These are revealed only when the women are allowed to get into the spirit of the discussion and can express themselves in a way they see fit.

Interviews with NGO leaders and staff were more often in the form of casual conversation at different times, near the village well or under a tree, than organized meetings. The author's unorganized encounters with NGO functionaries were often the only way to speak to them because they did not have the time to spare for long interviews. They were, however, appropriate for eliciting opinions and information because the functionaries responded better to relaxed conversation than formal questioning which can be constraining. The functionaries are not normally in the limelight and had not been exposed to interviews before and, therefore, can be intimidated by formal questioning.

In general, the methodology adopted was deliberately flexible to accommodate conditions in the field. Since the author's intention was to get as much information as possible, the questions, the length of interviews and the method of conducting them were not uniform for all the individuals--clients, functionaries and officials. In terms of the selection of clients, the author's intention was to talk to as many clients as possible and from as many vantage points as could be obtained. The NGO functionaries, their clients and other officials had to continue their work and the author had to adjust to their schedule which was very tight.

The main purpose of this research was to understand client attitudes and experiences about the organization, not to conduct a general survey. Given the

uncertain local conditions in terms of the quality of NGO record-keeping and the nature of the clients and functionaries and their schedules, the methodology was designed accordingly to accomodate flexibility and permit adaptability to changing conditions. The strategy for research included, in addition to interviews, participant observation through attendance at group meetings, NGO staff meetings and of some activities in progress. The author also read NGO project reports and all material available in NGOs' files. There were, therefore, many methods by which the author could determine the success of the organization. They helped the author to cross-check information obtained through one source and fill in gaps in the information.

Organization of the Chapters

This study is a comparative analysis of two NGOs that target women in the state of Karnataka in South India. Chapter two gives a socio-economic background of Karnataka and the position of women there. The nature of the efforts to further women's development both by the state and NGOs is surveyed briefly. Chapter three and four give a general overview of the background and activities of the NGOs under study including those not necessarily connected with their work with women. Chapters five, six and seven compare the women's component of the NGOs' work in depth. Chapter five compares their income generating projects for women. Chapter six compares the nature of the women's groups and their collective role. Chapter seven examines the constraints that the two NGOs face in attempting to work with women and the extent to which they have been unable to overcome them. Chapter eight provides concluding observations as to the extent of the achievements of the two NGOs in fulfilling the priorities in women's development.

CHAPTER 2

KARNATAKA: THE POSITION OF WOMEN

Introduction

The diversity of social, geographic and economic conditions in Karnataka presents an appropriate context for understanding efforts towards the development of rural women in the state. The state, as it existed before the 1950s, was already characterized by uneven levels of economic development, and Karnataka's territorial reorganization in the 1950s brought with it a diversity in economic conditions in different parts of the state. The means to sustain a reasonable income vary widely in different parts of the state. In order for it to be effective, a policy for rural development has to take these differences into account. Where development of women is concerned, the recognition of dissimilar needs across different parts of the state is imperative.

Early post-reorganization rural development policy did not, however, recognize rural women as a priority area for programming and even when they were given a separate consideration later, policy changes did not incorporate their differential needs. Despite considerable rethinking on this issue, particularly after the Sixth Five Year Plan (1980-85) of the Government of India was formulated,¹ a combination of administrative inertia and laxity in implementation has made government programs lag behind in reaching their goals. The recent encouragement to voluntary efforts to supplement government programs is, in part, the result of the

¹India, Planning Commission, Sixth Five Year Plan 1980-85, ([New Delhi]: Government of India, Planning Commission, n.d.).

recognition of the inadequacy of state supported initiatives to reach rural families in general and rural women in particular.

Although voluntary efforts to serve women in Karnataka have been in existence for some years, they have received attention mainly in the last decade. It is the beginning of what promises to be an expanded drive from the voluntary sector towards a more aggressive strategy to reach rural women. A larger discussion of state policy within the background of Karnataka's economic development will place the non-governmental organizations' (NGOs) initiatives in perspective. This chapter is divided into five sections. They are administrative history, economic development, the position of women, government policy for women's development and voluntary efforts.

Administrative History

Karnataka, in South India (Figure 2.1), is bordered by the states of Andhra Pradesh in the east, Maharashtra in the north and north-west, Tamil Nadu in the south and south-east, Kerala in the south-west and the Arabian Sea on the west. Karnataka was originally divided into five territorial and administrative units. Nine districts of the present twenty which comprise the state of Karnataka were under the princely dynasties of the State of Mysore. These were Kolar, Tumkur, Mysore, Chitradurga, Chikmagalur, Shimoga, Mandya, Hassan and Bangalore.² The majority of the people in these districts spoke Kannada. Following the agitations for the reorganization of states on linguistic lines in the mid-fifties, the geographical boundaries of many

²Bangalore district has now been administratively divided into Bangalore Urban and Bangalore Rural districts.

FIGURE 2.1
KARNATAKA STATE



territories in India were redrawn.

Territories with majority Kannada speaking populations of three neighbouring areas were transferred to Mysore. In 1953, Bellary district was transferred from the Madras Presidency by a separate agreement. In 1956, following the recommendations of the States Reorganization Commission, eight districts were transferred. Four of these were from Bombay (Belgaum, Dharwad and Uttara Kannada and Bijapur), one from Madras (Dakshina Kannada), and three from Hyderabad (Gulbarga, Bidar and Raichur). The district of Coorg was originally the state of Coorg under the direct administration of the British from 1834 until independence when it was brought under the administration of the Government of India with the Commissioner of Mysore State serving also as the Commissioner of Coorg. In 1956, after States' Reorganization, Coorg became a separate district in Mysore State.

Mysore State was renamed Karnataka in 1973. Bangalore city is the largest urban conglomeration in the state and is also the state capital. A decentralized system of administration prevails in Karnataka. The state administration, located in Bangalore, is the highest tier followed by the district, then the block called the taluk, and finally the village at the lowest level.

Although the state language is Kannada, linguistic diversity as a result of territorial transfers, inter-state migration and neighbouring influences in the border districts of the state is quite significant. Only the majority population of the transferred territories spoke Kannada and in some cases it was not a significant majority. The others still spoke the language of the territories they belonged to before the transfer. Therefore, the transferred territories did not have a linguistically

homogeneous population, and this has contributed to the linguistic diversity of the present state of Karnataka. Certain districts, although they belonged to the original princely State of Mysore, are themselves linguistically diverse because they border other states. For example, in Kolar, which borders Andhra Pradesh and Tamil Nadu, the people in the north-eastern part of the district speak Telugu, the language of Andhra Pradesh, those in the south and south-east speak Tamil, the language of Tamil Nadu, and those in the interior speak Kannada.

Economic Development

According to the 1981 census, Karnataka state has a geographical area of 191,791 square kilometres and a population of 37.1 million. About 71 percent of its population live in the rural areas. Approximately 36 percent of the total population are main workers.³ Of these, cultivators and agricultural laborers together comprise 65.03 percent. Agriculture, as in most other parts of India, is the mainstay of most of the working population in Karnataka. Also, like the rest of the country, it does not provide a subsistence income for the majority of its workforce. In 1977, it was estimated that 56.73 percent of the agricultural holdings in Karnataka were below 2

³Karnataka, Director of Census Operations, Census of India-- 1981, Karnataka Provisional Population Totals, ([Bangalore]: Director of Census Operations, n.d.), 293. Main workers are those who worked for the major part (over 183 days) of the year preceding enumeration.

hectares.⁴ In 1980, this figure rose to 59.08 percent.⁵ It is apparent that holdings are getting fragmented and more uneconomical. Compounded with poor soil, unfavourable climatic conditions and lack of necessary infrastructure, these holdings do not generate even subsistence income and reduce their owners to abject poverty.

In Karnataka, there is a great deal of inter-district variation in the potential for economic productivity. This potential can be assessed in many ways. The Government of Karnataka has used a set of twenty-two indicators to determine the level of development of its districts. These indicators can be placed in six main categories. They are, demographic factors (for example, population density, and ratio of urban to rural population); occupational pattern (for example, ratio of non-agricultural workers to total workers); land utilisation (for example, ratio of net sown area to total geographical area); agricultural development (for example, yields per acre under various crops); industrial development (for example, number of industrial establishments in the district and number of vehicles); and infrastructural development (for example, number of hospital beds, schools, universities and pump sets).⁶ The government has assigned maximum weightage (45 percent) to infrastructural development.

There are two disadvantages in using such indicators for this study. First,

⁴Karnataka, State Agricultural Census Commissioner, Report on the Findings of the Agricultural Census 1976-1977, ([Bangalore]: State Agricultural Census Commissioner, 1980), 10. 1 hectare= 2.47 acres.

⁵Karnataka, State Agricultural Census Commissioner, Report on the Findings of the Agricultural Census 1980-81, ([Bangalore]: State Agricultural Census Commissioner, 1985), 12.

⁶Institute for Social Studies Trust, Integrating Women's Interest into a State Five Year Plan-Vol.II (Bangalore: Institute for Social Studies Trust, n.d.), 29.

hectares.⁴ In 1980, this figure rose to 59.08 percent.⁵ It is apparent that holdings are getting fragmented and more uneconomical. Compounded with poor soil, unfavourable climatic conditions and lack of necessary infrastructure, these holdings do not generate even subsistence income and reduce their owners to abject poverty.

In Karnataka, there is a great deal of inter-district variation in the potential for economic productivity. This potential can be assessed in many ways. The Government of Karnataka has used a set of twenty-two indicators to determine the level of development of its districts. These indicators can be placed in six main categories. They are, demographic factors (for example, population density, and ratio of urban to rural population); occupational pattern (for example, ratio of non-agricultural workers to total workers); land utilisation (for example, ratio of net sown area to total geographical area); agricultural development (for example, yields per acre under various crops); industrial development (for example, number of industrial establishments in the district and number of vehicles); and infrastructural development (for example, number of hospital beds, schools, universities and pump sets).⁶ The government has assigned maximum weightage (45 percent) to infrastructural development.

There are two disadvantages in using such indicators for this study. First,

⁴Karnataka, State Agricultural Census Commissioner, Report on the Findings of the Agricultural Census 1976-1977, ([Bangalore]: State Agricultural Census Commissioner, 1980), 10. 1 hectare= 2.47 acres.

⁵Karnataka, State Agricultural Census Commissioner, Report on the Findings of the Agricultural Census 1980-81, ([Bangalore]: State Agricultural Census Commissioner, 1985), 12.

⁶Institute for Social Studies Trust, Integrating Women's Interest into a State Five Year Plan-Vol.II (Bangalore: Institute for Social Studies Trust, n.d.), 29.

these categories are too broad to be useful for the study of poverty-stricken rural women who derive their income mainly from agriculture. Some of these indicators are not immediately relevant for the assessment of their real condition since it is the productivity of the land and livestock which largely determines the level of employment and income that can be generated. Second, many districts in Karnataka, such as Dharwad and Kolar, do not display a stable economic trend either over a certain period of time or across the entire district and are subject to fluctuations in economic fortunes more often than can be accommodated by the government criteria.

The indicators used do not, therefore, reflect the variable quality of life brought on by such fluctuations in these districts. In Karnataka, in general, and in the districts taken up for study in particular, irregular and inadequate rainfall is one of the most important factors affecting the productivity of land. Since the unsettling economic conditions are particularly acute in the drought-prone areas of the state, an examination of the phenomenon of drought, its consequences for the rural population, and the government's response would be relevant.

About a third of India is drought-prone. The Government of India spends approximately 160 million dollars annually on drought relief. Drought is a complex phenomenon and its ramifications so diverse that "it is not an absolute concept but relative to uses and expectations of people."⁷ Broadly, however, drought signifies scarcity of water in a region which "causes an imbalance between soil moisture and crop requirement of water" and this imbalance is an outcome of "either scanty rainfall

⁷India, Ministry of Irrigation, Central Water Commission, Report on Identification of Drought-Prone Areas in Dharwad District, Karnataka, ([Hyderabad]: Government of India, Ministry of Irrigation, August 1982), 25.

or its erratic distribution both in time and space."⁸

Areas where the frequency or probability of failure of annual rainfall by more than 25 percent from the normal was found to be 20 percent or more for the observed years are considered drought-prone. Areas where the frequency exceeded 40 percent are considered chronically drought-prone.⁹ These are only broad guidelines and state governments have the powers to change the criteria. State governments have made changes quite often due to local pressures or to accommodate small drought-prone portions in an otherwise non drought-prone zone.¹⁰

In Karnataka, fourteen districts (eighty-eight blocks) out of twenty suffer from scanty and erratic rainfall. This area constitutes 59.96 percent of the state of Karnataka and covers 45.39 percent of the state's population.¹¹ In terms of rainfall distribution, the state has been divided into four regions. They are Coastal, Malnad, Northern Plain and Southern Plain. Coastal Karnataka is not identified as drought-prone because the southwest monsoon is active in this region. Out of the five districts in the Malnad region, only one, Hassan, is identified as drought-prone.

In the Northern Plain, four out of five districts are identified as drought-prone. Dharwad falls in this region. The whole of the southern plain covering six districts is identified as drought-prone. Kolar falls in this region. Annual rainfall in

⁸Ibid.

⁹Ibid.

¹⁰M.V. Nadkarni, Socio-Economic Conditions in Drought-Prone Areas, (New Delhi: Concept Publishing House, 1985), 24.

¹¹Identification of Drought-Prone areas in Dharwad District, August 1982, 30.

this drought-prone region varies from 500mm to 900mm.¹² However, an entire district does not necessarily have to be identified as drought-prone. There are many districts which have areas not so severely affected by lack of rainfall. Therefore, the state government has specified the block as the unit of identification of a drought-prone area.

In response to the widespread drought conditions in the state, the Government of Karnataka implemented the Drought Prone Areas Programme (DPAP) in the Fourth Five Year Plan (1969-74). In this plan period, the Government of India financed the program completely, but in the Fifth Plan, the center and the states began sharing the costs equally.¹³ It was initiated to "achieve the objective of growth with social justice".¹⁴ Initially, however, the program was designed for the implementation of labor intensive and production oriented works for relief purposes. Emphasis was on creating a source of employment as a means of supporting the population suffering the effects of drought by direct construction works, such as roads. Programs also included minor irrigation and soil conservation and afforestation to reduce the effects of drought.

The above approach was, however, shortsighted. As indicated before, the level of rainfall is an indicator of drought, but the level of distress and poverty consequent to this has to be assessed in terms of the capacity of the farmers to adjust

¹²Ibid.

¹³Zafar Saifullah and K. Puttuswamaiah, Strategy for the Drought Prone Areas Programme, issued by Government of Karnataka. Originally a paper presented at the National Seminar on "Drought Prone Areas Programme" on 21 February, 1981 at New Delhi, n.d., 4.

¹⁴Ibid.

to these situations.¹⁵ This capacity is dependent on the amount of employment available, the irrigation facilities, the diversity of economic activities that can be reasonably sustained in such circumstances and the reach and efficacy of government programs.

Any program designed to help the people living in such areas has to take into account the multifarious consequences of drought both in the immediate and especially in the long term because an odd "good" year in terms of near normal rainfall cannot do much to help farmers recover their lost resources and productive potential of land and livestock assets. Distress sales of livestock for a fraction of their original price due to lack of fodder and water are very common in drought-prone areas and together with non-productivity of the land, it can reduce the farmers to appalling levels of poverty. The conditions are particularly distressing for the landless because it robs them of the only alternative source of income they have apart from agricultural labor.

The Government of India apparently appreciated some of these aspects of the impact of drought. During the fifth five year plan (1974-79), the emphasis of DPAP shifted to maintenance of assets and large scale development of drought-prone areas by the creation of remunerative facilities which would increase and diversify the productivity of land and labor. Accordingly, the programs of the government now included land development, horticulture, animal husbandry, and dry farming practices.¹⁶

¹⁵Nadkarni, 1985, 6.

¹⁶Zafar Saifullah and K. Puttuswamaiah, 4.

The government realized that an integrated approach covering various sectors of the economy would be more sustaining in the long run and, consequently, a change in emphasis was required. In its words, "the ad hoc approach did not prove to be an effective instrument either for planning or providing a range of investment which would lead to an increase in overall productivity of the areas."¹⁷ By the time the Draft Sixth Five Year Plan (1980-85) of the Government of Karnataka was formulated, the program was spread over forty-six blocks of the state. Both the revised funding pattern and the integrated nature of the program are being followed and are proposed to be continued in the Seventh Plan of the Government of India.¹⁸

The uncertainty in opportunities for sustaining even a subsistence income in several areas of Karnataka as a result of conditions, such as drought or non-availability of raw materials for handicrafts cuts across the traditional occupational divisions along caste lines in the state. Many caste names indicate the occupations people traditionally engage in, but occupational patterns have diversified and many have either abandoned their traditional occupations altogether or are alternating among several occupations to eke out a subsistence living.

Traditional occupations are also usually family-based but economic exigencies have disturbed this type of integration and intra-family occupational diversification is as common as intra-caste diversification. Family life and time management have, consequently, been disrupted and have had particularly severe repercussions on the roles of women. Women who were involved in such activities

¹⁷Ibid.

¹⁸India, Planning Commission, Seventh Five Year Plan 1985-90, Vol 2, ([New Delhi]: Government of India, Planning Commission, 1985), 62.

as livestock maintenance or spinning at home have now to go out in search of work as agricultural labor which requires more stamina and endurance. Together with the housework they have to do, the physical burden on them is immense. Agricultural labor is also intermittent employment and for women, who are traditionally involved in family cultivation, it is an unstable source of income.

The Position of Women

There are many well-known indicators to assess the position of rural women. The immediate concern in this chapter is to give a general background on which policy decisions and programming have been based in Karnataka so far. By far the most common source used to assess the position of women, particularly for such programming, is the census and the two indicators most frequently quoted from it are patterns of economic activity and literacy rates.

Census data do not always provide the most reliable information on women's participation, particularly in economic activity. Since census data are confined to occupational distribution in the year preceding enumeration, the variability in economic conditions, particularly in drought-prone areas, can distort their reliability. The data are limited by the respondents' assessment of the number of days spent on a particular occupation, which is difficult to calculate accurately. The data do, however, provide information on general trends and patterns. The figures in the census of Karnataka reflect the options that women in the state have at their disposal.

With reference to occupational distribution, the 1981 census is divided into

two principal categories, main and marginal workers.¹⁹ In Karnataka, women workers, both main and marginal, constitute only 25.37 percent of the total female population. The corresponding figure for the men is 54.35 percent. Main workers have been divided into cultivators, agricultural laborers, household industry and "other workers".²⁰ The representation of women (of the main female workers) in the category of "other workers" has declined between 1971 and 1981 from 21.15 percent to 18.48 percent, while it has increased for the men for the same period, that is, from 30.94 percent to 34.37 percent. Women have largely continued in the agricultural sectors. More than 74 percent of the main female workers are in agriculture. Although women constitute 40.9 percent of total number of workers in household industry, the share of that industry in the occupational distribution in the state is only 4.58 percent.

A comparison of the figures from the two census of 1971 and 1981 for the occupational distribution of the main workers among rural women show that even accounting for definitional changes of "worker" from one census to another, there has been a marked increase in the number of agricultural laborers among women workers, while the increase has not been so marked in the case of males.²¹ The increase in female agricultural laborers in 1981 over 1971 figures is 71.58 percent,

¹⁹ Marginal workers are those who have worked for less than 183 days in the year preceding enumeration.

²⁰ This category includes the manufacturing sector, plantation work, sericulture and livestock raising and maintenance including sheep. Although there is a wide variation in the nature of occupations included in this category, they represent those that produce a more lucrative source of income either directly, through higher wages rates, or in the generation of assets.

²¹ Usha Rao, Women in a Developing Society (New Delhi: Ashish Publishing House, 1986), 49

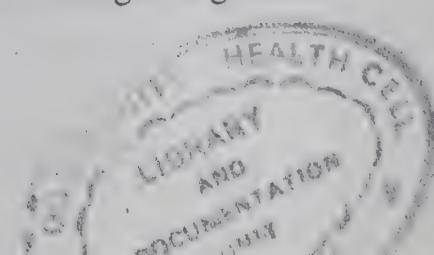
while the corresponding increase for males is only 9.90 percent.²² Women have been denied the opportunity, especially under deteriorating economic conditions, to diversify into other types occupations outside of agriculture while men have successfully seized new opportunities.

Even within agriculture, notwithstanding the increase in the number of cultivators among women in 1981 (84 percent over 1971 figures), the general trend reflects that their status has declined to that of agricultural labor which is seasonal and insecure. According to the 1981 census, the share of women as cultivators to total cultivators is only 16.7 percent but they form 47.20 percent of the total number of agricultural laborers in the state.

The majority of marginal workers in the state are concentrated in the rural sector (92.86 percent). The percentage of women marginal workers to the total female workforce in the state is 24.37. The percentage of male marginal workers to the total male workforce is only 1.38. The percentage of women marginal workers to total marginal workers is very high at 90.6. These trends confirm that the insecurity of women's employment prospects in the state is very great. Although occupational specifications are not given in the category of marginal workers as in that of main workers, it can be assumed that, first, in several areas where traditional occupations are practised alongside agriculture, marginal workers may simultaneously engage in two or more of these occupations and second, even within agriculture they may alternate between cultivation and agricultural labor.

Women in Karnataka display poor literacy rates. The 1981 census shows

²²Ibid, 48. These percentages have been calculated from figures given in Table 3 in the book.



that literate women form only 27.83 percent of the total female population in the state, while literate men account for 48.6 percent of the total male population. The corresponding figures for rural women is 20.04 percent out of the rural female population in the state and for rural men it is 41.88 percent. The census figures are based on a definition of literacy which gives no indication of levels of education but only whether the respondent can read and write anything at all. Since, according to even this limited definition, women in Karnataka have shown up poorly statistically, it reveals that women have been denied the minimum of education. Karnataka is no exception to the social disapproval of women's education and emancipation and the inadequacy of channels to increase women's awareness.

Government Policy for Women's Development

In recognition of the neglect of women's problems--those noted above in particular--the Government of Karnataka has, since the 1950's, implemented several programs for women. The history of policymaking in this respect can be divided into two conceptual phases.²³ The first phase, until approximately the late 1970's, consisted of measures designed to be palliatives rather than preventives. The second phase, after the 1970s, reflected the concern with underlying causes of women's problems and not their outward manifestations alone. Development policy at this time, incorporated a long-term investment oriented perspective in programs for

²³ Although specific reference is being made to the policies and programs of the Karnataka government, it must be remembered that most schemes for women are formulated by the Government of India, under the aegis of the national Five Year Plans and are implemented by the states. Some schemes are totally centrally funded. Some others have a provision for matching grants by the state governments. The conceptual trends of central and state policy with respect to women are not much different from each other.

women. The two phases are discussed below with reference to both programmatic and institutional changes.

The first phase in the long-term policy of assisting women was begun in 1953 with the establishment of the Central Social Welfare Board. The Board was assisted in its functions by the State Social Welfare Advisory Boards, including one in Karnataka. Then, as even now, the Advisory Boards are only the implementers of the directives of the Central Board and are to work within its policy guidelines. The Central Social Welfare Board and the Ministry of Social Welfare were the principal institutional agencies for women's programs in the early years and provided, as they still do, grants to institutions and organisations who wish to run hostels for working women, child care centres and homes for destitute women.²⁴ The Minister of Social Welfare of the then Government of Mysore stated in the late 1950's that the need was to promote "the physical, mental and emotional welfare of women and children in general and of the socially handicapped women and children in particular."²⁵

By the 1960's, this focus was expanded to include health services, employment and income generation programs, training programs for women in crafts and supply of goods for small ancillary industrial units, and adult education particularly vocational training. This trend reflected the emphasis in the First Five Year Plan (1951-56) on conducting short-term courses for general education as well

²⁴Women and children have most often been considered as a single unit for government programs because it is believed their development is inextricably linked.

²⁵Welfare of Socially Handicapped Women and Children in Mysore State, (Bangalore: The Chief Inspectorate of Certified Schools in Mysore, 1961), 11

as training in crafts.²⁶ Vocational education was interpreted largely in terms of the special role and responsibility of women in the household and the

universal recognition that in bringing up children, in the field of social service, in nursing and midwifery, in teaching especially in elementary schools, in certain crafts and industries like knitting, embroidery etc. and the field of fine arts, women have by instinct a better aptitude.²⁷

This perspective, which underlay much of planning for women in the first two decades after independence to which Karnataka was no exception, was based on the assumption that women's roles were confined to home management and related activities. Planners recommended that policy should be formulated accordingly although explicit prejudice against women entering men's domains should be avoided. The planners also believed that women's incomes were supplementary to those of their husband's since the "large majority of them will become mothers and have to bring up their children."²⁸

The most unfortunate result of such a policy was that special programs for women encouraged them to remain in their stereotyped traditional roles and occupations through lack of opportunities to do otherwise. Also, women were treated as a homogeneous unit and environmental, social and economic influences which result in their differential needs were ignored. As a result, women in rural India were hardly benefitted by these programs. Although Mahila Mandals (women's clubs)

²⁶India, Planning Commission, First Five Year Plan 1951-56 ([New Delhi]: Government of India, Planning Commission, 1951), 50.

²⁷Ibid.

²⁸Ibid., 51.

were established in the 1960's at the village level through the services of the Gram Sevika (village-level worker) to help rural women access to such programs, programmatic uniformity made it difficult for specific needs of rural women to be addressed.

The second phase, when programs attempted to confront the underlying causes of women's problems, began in the latter part of 1970's but was concretized only after the Government of India's Sixth Five Year Plan (1980-85) document appeared. Both institutional separation and programmatic diversification were attempted so that programs can cover several different aspects of women's problems. Each ministry or government department was instructed to formulate programs on subjects relevant to women's lives and which fall under their respective jurisdictions. For example, the health ministry was responsible for health programs and the education ministry for education programs.

Also, in 1975, a separate department of women's and children's welfare was created in Karnataka which continued the earlier programs providing for institutional services, such as hostels and day care centres. Although multiple institutional channels for programming on women's issues have been harnessed, coordination among them at the policy level is achieved through joint consultative committees which have become especially important in the light of the emphasis on women in the sixth five year plan of the Government of India.

For the first time since the five year plans were introduced in the planning process, the plan included a separate chapter devoted to women and development, while earlier women's issues were practically lost in the general section on social welfare. The plan states that "in the beginning, emphasis was on the provision of

institutional services but it has now been shifted to preventive and developmental aspects."²⁹

In pursuit of this, the plan mentioned employment as a special goal for women, especially in sectors hitherto denied to them. This marked a departure from the earlier perspective which emphasized women's role in home management. It recognized the needs of the majority of the women in the rural areas whose income generating capacity is impeded, in part, by the lack of employment opportunities and skills. Several programs designed to improve the condition of women were introduced during the plan period and were implemented by the Government of Karnataka.³⁰

Three different kinds of programs for women are presently in operation in Karnataka. They are, first, area-based and gender-specific programs, such as the Bidar Integrated Rural Development Programme (BIRD) in which specific districts are targeted for the implementation of the program and women are the beneficiaries. Second, there are programs which are gender-specific but not restricted to a particular area. An example of this is the Development of Women and Children in the Rural

²⁹India, Planning Commission, Sixth Five Year Plan 1980-85, 423.

³⁰Although there is nothing to preclude it in principle, state governments, including Karnataka, rarely choose to design their own programs or modify the content of central directives to suit their specific needs, especially if the centre is funding all or a part of the program. As one government official told me, the bureaucratic process involved in changes and seeking approval for them is so problematic and time consuming that states prefer to avoid such complications. However, since state representatives are appointed to serve on policy making bodies, their input is recorded in the formulation of the programs. The relevance of a program to the actual needs of a local area is less if a program is to implemented nationwide, but its relevance is much higher if its geographical perimeters are somewhat limited, as in the Bidar Integrated Rural Development Programme which will be described below.

Areas (DWCRA) which is implemented in many parts of the country including Karnataka.

Third, there are programs which are neither gender-specific nor concentrated in a particular area but in which women are a special component. The largest program in this category, in terms of size of investment and extent of geographical penetration, is the Integrated Rural Development Programme (IRDP). That preference should be given to women beneficiaries even in non-gender specific programs was mentioned in earlier plan periods, but it is only after the formulation of the Sixth Plan that some programs have attempted to concretize this policy through reservations for women beneficiaries.

The Bidar Integrated Rural Development Programme (BIRD) aims at the integrated development of a specific area, in this case the district of Bidar in north-eastern Karnataka, especially in aspects important to the lives of rural women. They include provision of infrastructural facilities and income earning opportunities.³¹ The women and children of the rural families to be covered are those of small and marginal farmers and landless laborers, that is, usually those with an annual income less than Rs. 4000 (\$313.75).³² This program is funded by the Swiss government through UNICEF to supplement the funds of the Government of India and the Government of Karnataka. Neither UNICEF nor the Government of India are, however, involved in its implementation which is the responsibility of the

³¹ Bidar Integrated Rural Development: Project BIRD, Project Document, issued by the Government of Karnataka, Government of India, and UNICEF, August 1981, 9-23.

³² Computed as \$1 = Rs. 12.75.

Government of Karnataka alone.

The specific objectives of the program are the provision of health facilities so that all areas of the district are covered. These facilities include immunization and nutritional intervention for all children under 6 years and expectant mothers; production of nutritionally desirable foods; public sanitation and hygiene; provision of drinking water; removal of illiteracy and provision of educational facilities; income generating activities especially for women and the strengthening of local institutions to maintain the program beyond the period of the government's commitment. UNICEF had been committed to assisting the program for five years from 1980 and the state government is committed to funding and assisting the program until 1990.³³ The rationale behind the integrated development of a particular area is, first, to enable the program to address the needs of that area alone and, second, to confront and attempt to solve simultaneously the major problems which converge on rural women. A concentrated and coordinated effort replaced the sectoral treatment which had proved to be inappropriate.

One of the most recent programs to be implemented by the Government of Karnataka is the Development of Women and Children in the Rural Areas (DWCRA). This program aims to, first, disseminate information to women about government schemes for them including loans for various purposes and, second, start small income generating programs for the women to be based on their needs. A sum of Rs. 15000 (\$1176) is to be made available to a group of women which acts as a revolving

³³The project document does not specify the length of the Government of India's commitment.

fund for their activities.³⁴ This amount is equally shared by the Government of India, the state government and UNICEF. The program began as a pilot program in September 1982 in fifty selected districts in twenty-two states of the country. The Government of Karnataka began implementation of the program two years ago.

The significantly different strategy for reaching women apparent in this program is the organizing of women in groups to take up collective economic programs. One member of the group acts as a group organizer. She is paid Rs.50 (about \$4) a month for a period of a year as a honorarium and Rs. 200 (\$15.70) for incidental expenses, such as travel, food and accomodation. The group organizer is expected to motivate women of the village to become members of the group and suggest economic activities suited to their skills and conditions.³⁵

In institutional structure, DWCRA is not really different from the Mahila Mandals formed usually, although not always, through the services of the Gram Sevika. Indeed, the government expects the scheme to be implemented vigorously by existing Mahila Mandals so that they can better respond to local needs. Existing Mahila Mandals can qualify to apply for government grants for income generating activities if they are registered. Anyone can form and apply to register a Mahila Mandal, although the scheme has its origin in government-aided efforts to bring local women together:

The government expects to encourage the Mahila Mandals, through the implementation of the DWCRA program, to diversify their activities. Although

³⁴India, Ministry of Rural Development, "Development of Women and Children in the Rural Areas", typewritten, n.d., 2.

³⁵Ibid.

Mahila Mandals, even outside of the DWCRA scheme, are not precluded from organizing a variety of income generating programs provided they are viable, there has been no concerted attempt to provide an impetus for this from above or below. As already noted, the philosophy of the earlier five year plans confined women to "established" roles. Bureaucrats designing programs have not done much to alter that image. At the local level, programs are similar in content because the Gram Sevika has no incentive to innovate. This lack of enterprise and innovation is due, in considerable part, to the shortage of funds and facilities and an enhanced work load since recruitment of personnel to manage government programs does not keep pace with the increasing number of such programs.³⁶

An examination of the nature of activities that Mahila Mandals have taken up in Karnataka shows that they are stereotyped, often reminiscent of leisure activities of urban women with little relevance to the rural women or their income generating potential. Even a cursory glance at the survey of Mahila Mandals in Karnataka done by a research organization in Bangalore reveals that the activity most often suggested and implemented, and often the only one, is tailoring.³⁷ Studies of Mahila Mandals in other states confirm the monotony in the pattern of their organizational activities. In addition, programs have often been irrelevant to the needs of the clients and clients

³⁶Amal Ray and Vanita Venkatasubbiah, Studies in Rural Development and Administration, (Calcutta: The World Press, 1984), 138.

³⁷Institute for Social Studies Trust, Directory of Welfare Agencies Working in the Field of Social Welfare for the State of Karnataka (Bangalore: Institute for Social Studies Trust, 1986).

have encountered problems in marketing the goods they produce.³⁸ Whether DWCRA can shake the inertia that has set in among Mahila Mandals in Karnataka remains to be seen since no evaluations of the program with reference to its operation in this state are yet available.³⁹

IRDP was launched in 1978 and its target group is defined as the poorest of the poor, that is, those families with a combined annual income of Rs. 4000 (\$376) or less. The nature of assistance is institutional credit on an individual basis through banks and a variety of rural lending institutions with a subsidy component for the scheduled castes and scheduled tribes who qualify for assistance. The program is designed to provide credit for any viable agricultural or allied activity, such as animal husbandry. IRDP has departed from the existing practice of assessing the qualification of beneficiaries based on quantity of land owned and has sought to use the income criterion instead, without reference to ownership. This change has been made in recognition of the fact that an assessment based on the amount of land owned cannot accurately determine the income a family derives from it since quality of land, whether wet or dry land, and productivity of land can vary.

In IRDP, the family is the qualifying unit and family income is the main criterion for selection. The family is also the unit for determining if the goals of the program have been met, which is increase in the income of the household. Although the family is the unit, the program has recently emphasized that the women in a family

³⁸Rekha Mehra and K. Sardamoni, Women and Rural Transformation: Two Studies (New Delhi: Concept Publishing House, 1983), 16-17.

³⁹This is not to deny the existence of exceptions like those Mahila Mandals formed by motivated government personnel or village citizens.

will receive special consideration. The Sixth Plan document states very explicitly that "a household rather than an individual approach will be followed implying that the economic uplift of the household will be sought through a package of activities involving all working members with particular attention being given to economic programs for women."⁴⁰ This clearly envisages that preference will be given to women in the selection of clients since they have hitherto been unable to secure access to credit. In order to strengthen this provision, a 30 percent reservation for women was announced recently which was expected to commit lenders to honoring the spirit of the program and encourage more women to apply for loans.⁴¹ The Seventh Plan also specifies that women are a special consideration and women-headed households should comprise at least 20 percent of the beneficiaries covered under this program.⁴²

However, the combination of, on the one hand, a philosophy based on family benefit and, on the other, a strategy based on family income qualification but individual disbursement of loans poses problems for the implementation of the program and the attempt to reach rural women in particular. Although individuals are the recipients of loans, the credit is channelled through banks. The banks' primary aim of recovery of funds, the rhetoric of women's uplift notwithstanding, encourages

⁴⁰India, Planning Commission, Sixth Five Year Plan 1980-85, 1980, 171.

⁴¹Exactly when this announcement was made could not be ascertained from the government but it appears to have been sometime in 1986. Mention of reservation is made in a cyclostyled document outlining the provisions of IRDP circulated in a seminar on Voluntary Agencies in Rural Development in Bangalore in March 1987.

⁴²India, Planning Commission, Seventh Five Year Plan 1985-90, vol. 2, 1985, 326.

them to use the family as the unit to determine credit worthiness of their applicants, especially the women, who have not yet had the opportunity to establish a viable credit history.⁴³

Whether women are considered a reasonable risk depends on whether their husbands or other male members of the household have had a good credit standing. It has thus largely been the males who have had access to institutional credit. Therefore, a combination of risk-reducing, recovery-oriented lending practices by banking institutions and the "established" confidence in the capacity of the male to repay, has slowed the pace of change that IRDP envisaged with regard to women.

Voluntary Efforts

Despite policy modifications, government efforts to hasten the pace of change with regard to the development of rural women has been slow. Existing strategies and structures have often been inadequate or ineffective or both. Government personnel often lack the motivation to implement programs at the local level. Realizing these limitations, both the Government of India and the Government of Karnataka have begun to seek the support of NGOs in the implementation of government programs. This section will elaborate on the kinds of NGOs that exist in Karnataka that either target women exclusively or have a component for women's development and the nature of their work.

There are about fifty NGOs operating in Karnataka which focus on rural

⁴³My conversations with bank personnel in the field confirmed this.

development.⁴⁴ Figure 2.2 shows the three different categories into which NGOs in Karnataka may be grouped and the nature of their work. They include mixed organizations with a component for women, organizations that target only women; and training institutions that do not implement programs for grassroots development directly but train NGO staff. Training institutions are important to include in this grouping because through such training, they attempt to systematize implementing strategies of programs for women also.⁴⁵

The mixed organizations, such as those being examined in this study, are those that target both men and women for development but can and do organize programs for them separately under the umbrella of the same organization. Women are a specific and important part, although the extent of programming for them varies from one mixed organization to another depending on organizational resources and goals. The mixed organizations undertake a variety of programs. They include the struggle for tribal rehabilitation and rights by Development through Education (DEED) and Vivekananda Girijana Kalyana Kendra (VGKK), both in Mysore district; integrated rural development through the formation of grassroots groups by India Development Service (IDS) in Dharwad district and Grama Vikas in Kolar

⁴⁴This figure is taken from the list of their membership provided by the Federation of Voluntary Agencies in Rural Development in Karnataka (FEVORD-K) based in Bangalore. It does not accurately represent the entire spectrum of NGO efforts for rural development or women's development in the state. Given the fact that very few NGOs, especially in Karnataka, are well known due to socio-cultural, geographical and political constraints, the sources from which information about them can be elicited are also limited.

⁴⁵Any classification of NGOs in Karnataka has to contend with the extreme fluidity in their foci and programs and sometimes in their structures also. The categories here have been given to assist in a broad understanding and are not intended to be rigid.

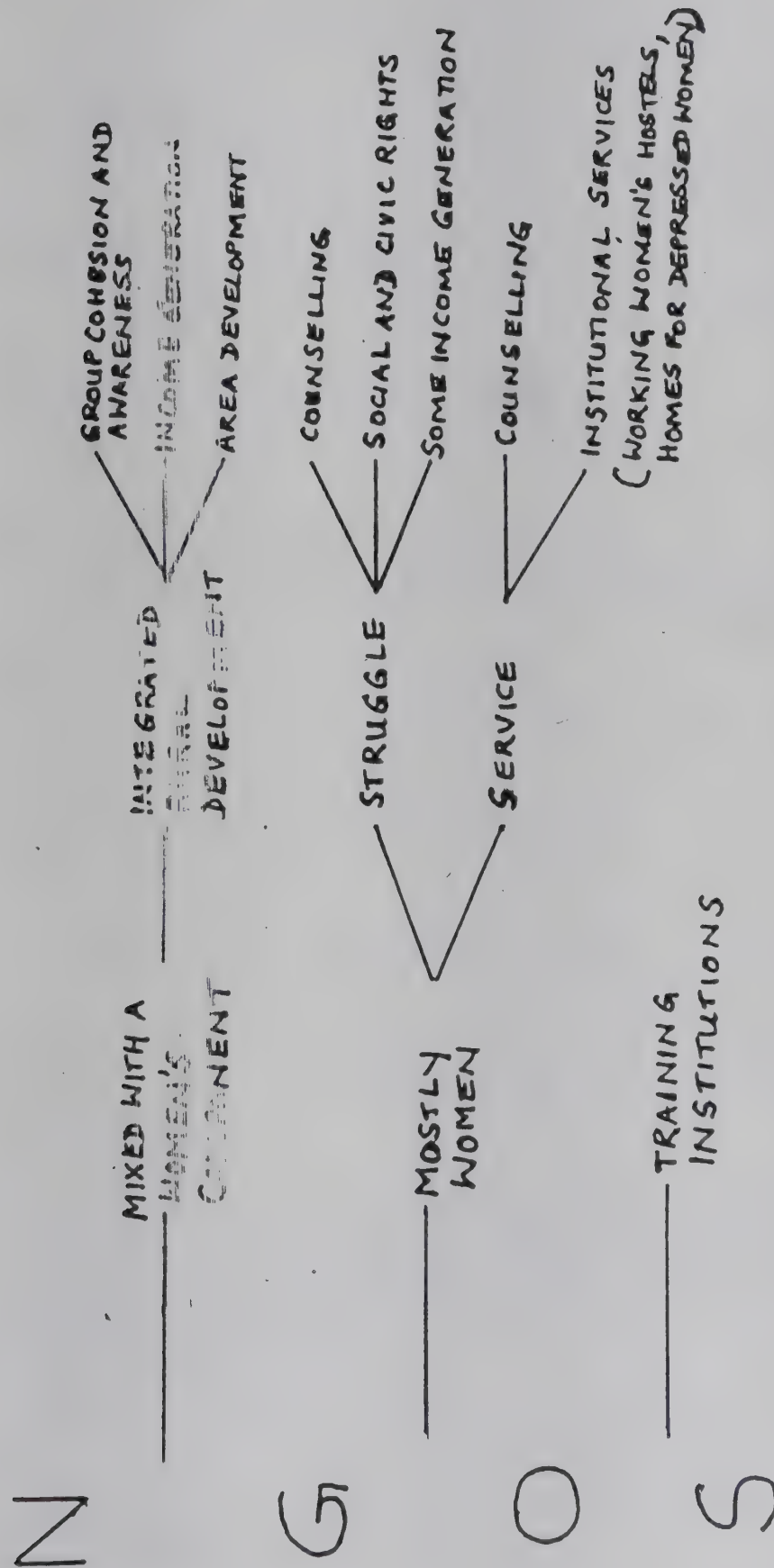


FIGURE 2.2
TYPES OF NGOS IN KARNATAKA

district; and integrated rural development using other strategies by MYRADA in different parts of Karnataka. Although these give a indication of the focus of these organizations, their programs are by no means limited to these foci and organizations frequently rethink their goals and strategies to accomodate changing circumstances.

The organizations which concentrate largely on but are not limited to women's development, are either service/welfare-oriented and run hostels for working women, destitute homes, and homes for disturbed women, or struggle-oriented and assist women in recognizing and fighting for their rights. Service/welfare organizations are found both in urban and rural areas of the state and some of them, such as Shubhadha, near Mangalore in Dakshina Kannada district, also provide counselling services. Struggle-oriented organizations are mostly urban-based and target middle class city women or urban slum women, although they have tried to reach women in the rural areas in a small way. Examples of such organizations include Vimochana and Joint Women's Programme (JWP), both of which are based in Bangalore city.

Typically, the problems of urban middle class women center around issues as the giving of "dowry"⁴⁶. Women are subjected to harassment leading, in some cases, to their murder by the husband and in-laws on grounds of insufficient dowry

⁴⁶Dowry is a price demanded by the man and/or his family from the woman's family as a condition for marrying her. There is still a social and legal controversy going on among experts and women's organizations as to what form this price takes, whether cash or gifts of movable and immovable property or both but suffice it to say here that it is a demand whose non-fulfillment could lead to severe consequences.

brought by the women at the time of, or after, the marriage.⁴⁷ Middle class value systems penetrate the urban poor quickly, notwithstanding their (the poor) lack of even minimal monetary resources. Therefore, organizations have to deal with dowry cases in the urban slums as well. In addition, slum women are the target of rape and victims of bigamous relationships. Lack of civic and social amenities, such as clean drinking water and sanitation are also recognized by organizations as aggravating the problems of poor women in the urban areas.

The issues noted above have been addressed by, among others, the JWP. The JWP has also tried to address social evils to which women in the rural areas, particularly the untouchables, are subject, such as the Devadasi system.⁴⁸ The operational strategies of JWP and other such organizations include legal assistance to victims, counselling, mobilizing public opinion through demonstrations and the media, information dissemination through publications of newsletters, research studies, seminars and lectures and pressuring the concerned authorities through meetings and petitions.

Training institutions conduct courses, seminars and workshops for field workers of NGOs implementing rural development, including women's development programs, in the state. Their importance has increased in recent years for women's

⁴⁷For analyses of dowry related deaths see M.Z. Khan and Ramji Ray, "Dowry Death," Indian Journal of Social Work 45 (October 1984): 303-16 and Govind Kelkar, "Women and Structural Violence in India," Women's Studies Quarterly 13 (Fall-Winter 1985): 16-18.

⁴⁸The system prevails in many areas of India, including Karnataka. It involves the practice of getting women "married to the Gods", whereby they are precluded from marrying other men. The rationale for this practice is not altogether clear as it varies in different parts of the state but it is commonly interpreted to be a form of temple prostitution where priests are at liberty to "use" these women.

development because some of them have included integration of women and their status and access to rural services as subjects in their courses. Special emphasis has been given to technology improvement in rural industries which depend considerably on women's labor, such as mat-making and spinning.

The funding pattern for NGOs varies in Karnataka. For the most part, they receive private funds from domestic or foreign sources or foreign governmental funds channelled through agencies in their respective countries. It would not be incorrect to say that the "big budget" ones in the state are largely foreign funded. Almost all NGOs are funded for specific programs on the basis of proposals submitted to the funding agency. The degree of flexibility for subsequent modifications depends on negotiation between the concerned NGO and its funding agency (cies). The Government of India and the Government of Karnataka fund NGOs for implementing specific governmental programs already formulated and for which monies have been allocated.

Horizontal networking amongst NGOs in Karnataka occurs through forums set up by training institutions where NGO personnel are participants in seminars, meetings and workshops and through independent collaboration among two or more NGOs in the state or with NGOs outside the state. Forums are also initiated by the Federation of Voluntary Organizations for Rural Development in Karnataka (FEVORD-K). The role of FEVORD-K will be described below. Examples of other types of networking include consultation with individuals and groups involved with appropriate technology issues and referral of staff to training institutions for courses and workshops, as already described.

FEVORD-K was begun in 1981 to be a coordinating body for NGOs

involved in rural development in Karnataka. It has a membership of about fifty organizations although "from time to time non-member organizations desiring to find answers to commonly felt issues and interests are also associated with it."⁴⁹ Member organizations must be registered, not be affiliated to any political party, and its office bearers not be involved in electoral politics. FEVORD-K provides horizontal networking between different NGOs and vertical coordination between NGOs and the government.

Horizontal networking is achieved through a FEVORD-K organized forum which "facilitates the sharing of experiences and experiments in the work with the rural poor by providing opportunities for organizations to meet each other from time to time."⁵⁰ The forum functions through training programs for the staff of member organisations, a few of them exclusively for women staff. It also functions through workshops to discuss issues of strategy to be used by NGOs for implementing their programs including their withdrawal from their respective geographical areas of operation whenever applicable, and seminars on specific programs, such as social forestry and implementation of government schemes.

FEVORD-K has also constituted special cells to discuss issues which might need more exhaustive attention than is possible in regular meetings or seminars. Included in this category is a women's cell to help train women staff of NGOs. Expenses for newsletters and seminar facilities are met out of membership dues. On specific occasions, FEVORD-K receives monetary assistance from foreign donors. In

⁴⁹Aranha, Celine, "Federation of Voluntary Agencies in Rural Development", Photocopied, n.d., 1.

⁵⁰Ibid.

most cases, however, member organizations take turns at hosting such events and they meet most of the expenses. Transportation expenses for the delegates are paid for by their parent NGOs.

FEVORD-K also assists in vertical coordination between NGOs and the Government of Karnataka. A committee has been formed to handle this aspect. FEVORD-K's main objectives in this regard are, first, to create a better understanding between NGOs and government in order to ensure that the policies and strategies of both are better appreciated; second, to help make government policies more responsive to the needs of rural Karnataka; and, third, to help the government to ensure the effective implementation of their programs.⁵¹

Both IDS and Grama Vikas are members of FEVORD-K. FEVORD-K also coordinates with similar federations in other states to provide a wider forum for dialogue so a combined effort by NGOs all over the country can improve implementing strategies for rural development.

Summary

The early part of this chapter highlighted the uncertain economic conditions that prevail in the state. The low levels of prosperity in certain areas among the rural poor is due, in considerable part, to the negative effects of drought when availability of employment falls. The effects of drought are particularly harsh on women because they are disadvantaged and they already suffer from lack of adequate and appropriate employment opportunities.

⁵¹Federation of Voluntary Agencies in Rural Development, Annual Report for the year ending December 1985, 5.

Although the Governments of India and Karnataka spend large amounts of money on drought relief programs, their efforts have had limited impact. Government machinery is slow and ineffective in its operation and government personnel often lack the necessary motivation to implement programs. Consequently, both the central and state governments have sought the assistance of NGOs, which have the attributes they lack, to implement government programs. In addition to supporting the implementation of government programs in their areas of operation, NGOs in Karnataka also formulate and implement their own programs and receive funding from non-governmental sources.

It is in this background that the role of IDS and Grama Vikas must be understood. The next two chapters give a general overview of their operations. The chapters show that the variation in rainfall is not only between districts but exists within much smaller units, such as the block or even a large village. The NGOs' choice of programs are based on the needs of their clients which are dictated, in part, by the economic conditions found in their respective areas of operation. Further along in the study, the examination of NGO operations reveal the extent to which their strategies and structures have helped the women deal with, among other problems, the uncertain economic conditions.

CHAPTER 3

INDIA DEVELOPMENT SERVICE

Introduction

NGOs in Karnataka vary widely in their size, funding levels, programmatic coverage, and geographical expanse. India Development Service (IDS), in relation to the facets noted above, is one of two larger NGOs operating in the state. This chapter is divided into two parts. The first part explores the socio-economic context of IDS's location, namely, the district, the block and the cluster of villages. The second part deals with IDS and the following aspects related to its operation: project area identification, the underlying philosophy and its stated goals, program components, operational strategies, target groups, administrative structure, funding and networking. These aspects are dealt with very broadly in this chapter. They are discussed in detail in subsequent chapters with specific reference to the organization's work with women.

PART ONE

Profile of IDS Project Location

Socio-Economic Characteristics of District and Block

IDS's main project area is the Medleri cluster of villages in Ranebennur block of Dharwad district. It has a smaller operation, still in its infancy, in Dharwad block of the same district. It has its registered office in Dharwad city, the district headquarters. Dharwad was, as mentioned in the previous chapter, transferred to

Karnataka from Bombay state in 1956. It has an area of 13,738 square kilometers and a population of 2,945,487.¹ Dharwad is one of the big districts in Karnataka and is ranked fourth in respect of geographical area and third in population among the districts in the state.

Ranebennur block has an area of 907 square kilometers and a population of 21,884.² The district and block are designated as drought-prone. The average rainfall in the block between 1978 and 1982 was 573.2 millimeters. All seventeen blocks in the district have low average rainfall and are generally declared a scarcity area. As of 1981, Ranebennur was one of the five blocks in the district covered under the Drought Prone Areas Programme (DPAP).

There is no major completed irrigation project in the district but there are some perennial canals which can be harnessed for irrigation. In the case of Ranebennur block, however, there is no canal irrigation and although the Tungabhadra river flows through some of the villages in the block, lift irrigation systems, which can be installed on lands bordering the river, can be afforded only by rich farmers. As a result, only 5.47 percent of the net sown area is irrigated. Of this area, 27.34 percent is irrigated by wells, 8.56 percent by tanks³ and the rest by a

¹Karnataka, Planning Department, District and Regional Planning Division, Talukawise Plan Statistics 1979-80 and 1983-84-- Dharwad District ([Bangalore]: Government of Karnataka, Planning Department, District and Regional Planning Division, 1986), 2.

²Ibid.

³Tanks are very large receptacles constructed on cultivable lands to store rainwater. The capacity of the tanks vary by size and some irrigate less than ten acres of land while others can irrigate over fifty acres. Wells irrigate much smaller tracts of land.

variety of other sources. The comparative figures of irrigated area for district and block are given in Table 3.1.

Table 3.1.--Sources of irrigated land in district and block (in percentages)

	Canals	Wells	Tanks	Other Sources
District	35.49	10.05	48.33	6.13
Block		27.34	8.56	64.10

Source: Karnataka, Planning Department, District and Regional Planning Division, Talukawise Plan Statistics 1979-80 and 83-84 Dharwad District ([Bangalore]: Government of Karnataka, Planning Department, District and Regional Planning Division, 1986), 55.

Neither tanks nor wells are completely reliable sources of irrigation unless they are well maintained, and canal and lift irrigation can be afforded only by a few. The majority of farmers depend on regular rains. The dependency on sustained rainfall necessitates dry farming practices. The principal dry crop is jowar, although even this crop cannot be sustained in times of acute drought. Lack of rain combined with soil erosion, which prevents the retention of moisture, have resulted in innumerable crop failures and consequent hardship.

The processes of urbanization and industrialization have been slow in the district. The district is still predominantly rural, with 69 percent of the population engaged in agriculture. The occupational distribution of main workers in the district and block is given in Table 3.2 along with those of the state. The figures, especially in the higher percentage of agricultural workers in the district and block, show the more

dismal condition of the people of these areas than in the state in general and, as noted in the previous chapter, economic fluctuations in employment patterns produce even greater degrees of uncertainty.

Table 3.2.--Occupational distribution of main workers (in percentages).

	Cultivators	Agricultural Laborers	Household Industry	Other Workers
Karnataka state	38.46	26.66	4.58	30.30
Dharwad district	31.20	38.24	4.52	26.04
Ranebennur block	28.79	37.00	7.76	26.44

Source: Karnataka, Director of Census Operations, Census of India 1981-Karnataka, Provisional Population Totals ([Bangalore]: Director of Census Operations, 1986), 157.

Although the Bombay-Karnatak region, as Dharwad and the areas surrounding it were known before the transfer of territories, was well known for the growing of cotton and cotton ginning and pressing, much of the industry in this region is now concentrated in the small scale sector in the form of handloom weaving of cotton and woollen goods. Weavers (19.8 percent), especially of wool, form the largest single artisan group of all the artisan occupations represented in the district.⁴ Nearly 50 percent of the sheep in India are found in the area around the Andhra-Karnataka border. These sheep produce a coarse variety wool, almost always black

⁴Karnataka, Talukawise Plan Statistics 1979-80 and 1983-84--Dharwad District, 10.

and grey in color, and are used to make blankets. Although they are numerous, the sheep in this area produce only about 20 percent of the country's wool output.⁵

Weaving, particularly of wool, and its related activity of sheep raising, is a caste and family-based occupation. The relevant caste name here is Kuruba, which comes from the Kannada word kuri, meaning sheep. Ranebennur block is well known for the weaving of woollen goods, and Medleri, the largest village in the IDS project area, is recognized for the weaving and marketing of kamblis.⁶ Most of the wool used to come from this area. Sheep raising is, therefore, a common occupation. Ranebennur block has the highest number of shepherds in the district and the second highest number of weavers.⁷ In a Kuruba family, the men are shepherds or weavers or both and the women are spinners.

Although there are many legendary tales to explain the origin of the caste's association with sheep, the caste group, as it now exists, is characterized by a great deal of cultural and occupational heterogeneity. Many Kurubas became nomads and settled in the hill areas of Karnataka. Still others took up agriculture in the plains and

⁵Vijay Mahajan, "Need for a technology improvement project for wool spinning--a background note", [Unpublished], n.d., IDS files, Medleri, 3.

⁶The kambli, or coarse blanket, is made of low quality wool. It is strong, lasts for about a year and is not too heavy to be carried around. It is primarily used by shepherds to cover themselves outdoors. It is also used for ritual and ceremonial purposes and in village homes, it is used everyday as a mat for people to sit on or on a bed. It is purchased by local consumers and retailers. The kamblis vary in quality and those of the poorest quality are sold to coffee and tea plantation owners in the state who are compelled under the Plantation Labour Act to give two kamblis per year to laborers.

⁷Karnataka, Talukawise Plan Statistics 1979-80 and 1983-84--Dharwad District, 11.

continue to engage only in cultivation.⁸ Only some continue in their traditional occupation. Most are forced by economic circumstances, such as low wool productivity and a competitive market, to turn to agricultural labor to supplement their income. Other occupational groups found in this district, such as the stone cutters and basket makers, have similarly turned to agriculture because of shifting economic and market patterns.

The Position of Women in the District and Block

The position of women in the district and block, as reflected in census figures, is not much different from that in the state in general. The percentage of women in the workforce compared to the percentage of men is very low. The number of women (of the main female workforce) in manufacturing and related sectors is only about one-third of the number of men (out of the main male workforce) in such occupations. (Table 3.3). The percentage of women "other workers" in the district has declined from 13.82 in 1971 to 10.96 in 1981. For men, in the same period, it has increased from 30.28 percent to 31.58 percent. Women constitute only 39.64 percent of the workers in household industry in the block, close to the state average of 40.1 percent although the share of that industry in the occupational distribution of the block (7.76 percent) is more than that of the state (4.52 percent).

Although more than 75 percent of the main female workforce in the district and block is engaged in agriculture, the status of women in agriculture is dismal. Of the women in the main agricultural workforce, more than 81 percent are agricultural

⁸L.K. Ananthakrishna Iyer, Mysore Tribes and Castes IV, (Bangalore: Mysore Government Press, 1931), 87.

laborers. They are overrepresented in agricultural labor and underrepresented in cultivation (Table 3.4). More than 85 percent of marginal workers in the block are concentrated in the rural sector and more than 90 percent of them are women. As figures also reveal, a much larger percentage of total female workers become marginal workers than the percentage of total male workers.(Table 3.4). Women in the block also display poor literacy rates. Only 28.68 percent of the female population is literate while the corresponding figure for the men is 53.70.

Table 3.3.--Total workers and "other workers" divided by gender (in percentages)

	Total Female Workers	Total Male Workers	Female "Other Workers" (1981)	Male "Other Workers" (1981)
District	27.23	55.10	10.26	31.58
Block	32.57	56.43	11.91	32.22

Source: Karnataka, Director of Census Operations, Census of India 1981 Series 9 Karnataka, Part II--B(i) ([Bangalore]: Director of Census Operations, 1986), 117-119.

Table 3.4.--Women's position in agriculture (in percentages)

	Women in Cultivation	Women in Agricultural Labor	Marginal Workers as Percentage of Total Workforce	
			Female	Male
District	14.67	47.2	23.15	1.64
Block	13.94	48.66	27.3	1.48

Source: Karnataka, Director of Census Operations, Census of India Series 9 Karnataka Part II--B (i) ([Bangalore]: Director of Census Operations, 1986), 117-19.

These figures reinforce the observations made earlier that opportunities for sustained employment for rural women are not only few to begin with, they are actually declining. In agriculture, they remain mainly marginal workers, and their representation in occupations outside of it is gradually reducing while the representation of men in such occupations is increasing.

Infrastructural Facilities in Ranebennur Block

According to official figures,⁹ all the villages in the block are electrified and have drinking water facilities although the main source of such water is wells. Of the 103 inhabited villages in the block, all but five have some educational facilities, but only thirteen have any medical facilities. The medical facilities serve only 28 percent of the population. Of the villages with medical facilities, nine have primary health sub-centers which are usually inadequately equipped and staffed and only two have primary health centers which offer better facilities. Thirty-nine percent of the villages have post and telegraph facilities out of which nine also have telephones.

Infrastructurally, Ranebennur does not seem to be as deprived as it is economically. The figures for educational facilities are impressive although they may be offering a minimal level of education. However, the inclusion of a school in the census figures does not actually mean it is functioning regularly. The dismal aspect of the figures is, however, the lack of adequate medical facilities.

⁹Karnataka, Director of Census Operations, Census of India 1981 Series 9 Karnataka, Paper 6 of 1984, Amenities and Infrastructural Facilities--Taluk Abstracts, Dharwad district ([Bangalore]: Director of Census Operations, 1984), 1-11.

Medleri Cluster of Villages

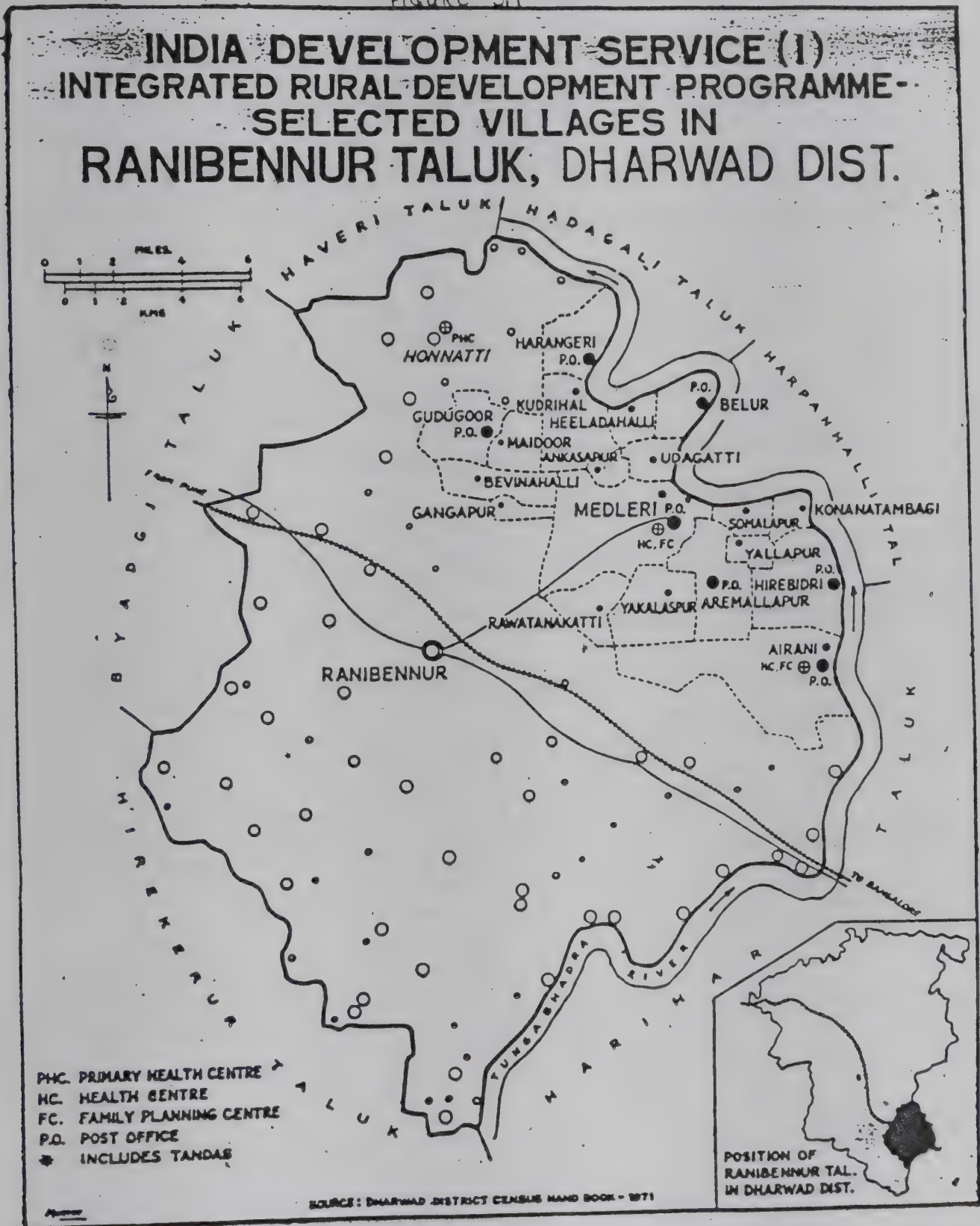
The IDS project area consists of about twenty-four villages including five small hamlets, with Medleri as the focal village. The total population of these villages is about 29,000. Medleri, with about 7,000 people, has the largest population in the cluster.¹⁰ Despite variations in the social and economic conditions in the villages of the project area, the overall pattern and the general impact of these conditions in the cluster as a whole may be discussed.

As is apparent from the map (Figure 3.1), since only seven villages in the cluster are close to the river Tungabhadra, most of the cluster is subject to severe water scarcity affecting the nature of the economic activities pursued and their income generating potential. Only the smaller villages with river access, such as Belur, are in a relatively better economic position since they are more likely to have sustained agricultural employment. Although there is often some degree of movement toward such areas in search of employment in times of scarcity, it is usually limited to families within walking distance, and large scale inter-village migration is not common. Emotional ties and roots are important factors for village folk and limit mobility. The majority of the people in the cluster, therefore, remain poverty-stricken.

As already indicated, shifting occupational patterns are a feature of drought-prone areas, and the Medleri cluster reflects that pattern. The occupational distribution and caste composition of the population in the cluster varies from village to village, but the single, most numerous caste in the cluster is the Kuruba. In Medleri alone, about 75 percent of the population are Kurubas. There are more than a dozen castes in

¹⁰India Development Service, Rural Development in Action: An IDS Souvenir, (Dharwad, Karnataka: India Development Service, 1981), 23.

FIGURE 3.1



the cluster including potters, stonecutters, basketmakers, carpenters, cobblers, goldsmiths and musicians. There are also castes, such as Lingayats, which are traditionally cultivators. Some of the castes pursue their traditional occupations when circumstances are favourable. Otherwise they tend livestock, become agricultural laborers or engage in any other activity permitted by caste distinctions and feasible under adverse economic conditions.

In terms of infrastructural facilities in the project area, all the villages have electricity and drinking water; seven of them have their own post office, and two of them have telephone facilities. Only three villages have basic medical facilities. Only the focal village, Medleri, has a reasonably good motorable road to the nearest town, Ranebennur, while the others have kutecha (unsurfaced) roads for the major part of the way to the town. Less than half the villages in the cluster have direct public transport facilities to the town. The inhabitants of the rest have to walk at least about two miles to get the bus. In terms of educational facilities, there are about seven day care centers for children below the age of six years, twenty primary schools and two high schools. Medleri alone has all three types of schools.

PART TWO

India Development Service

Introduction

India Development Service was registered under the Karnataka Societies Registration Act in September 1979. It was started by the husband and wife team of S.R. and Shyamala Hiremath. S.R. Hiremath is a native of Dharwad district and

Shyamala (formerly Mavis) is a native of the United States. S.R. Hiremath studied engineering and management in the United States while his wife has a degree in social work. Neither had any particular experience in rural development work although both have rural backgrounds. S.R. Hiremath was born and brought up in a village while Shyamala Hiremath belongs to a farming family and was born and brought up in a rural area in midwestern United States.

S.R. Hiremath lived for twelve years in a big city in the United States before he moved back to India. His original intention was to establish his own business enterprise in India and live in one of the metropolitan cities. He, however, decided that India needed dedicated people to live and work in the villages as there were already enough entrepreneurs. For Shyamala Hiremath, living and working in rural India was a big change from the cultural milieu she grew up in, although she believes her own rural background facilitated the adjustment to rural life in Karnataka.

The initial step in generating funds for the organization in India was the establishment of India Development Service International (IDSI) in Chicago in 1974. IDSI was established by a group of Indians interested in promoting rural development in India. IDSI received its funds mainly from individuals in the United States and collaborated with other independent organizations in the United States, such as Indians for Collective Action and Society for Rural Advancement of India, to fund rural projects in India. IDS in Karnataka was originally funded by IDSI but now receives its funds from a variety of other agencies all over the world.¹¹

As part of the preliminary planning for the establishment of IDS in India,

¹¹Details of funding for IDS are given in a separate section later in the chapter.

S.R. and Shyamala Hiremath met leaders of other NGOs in India, academicians from different parts of the world and government personnel in India. The Hiremaths also observed the work of technical institutions in India to study their applicability to the rural environment.

Project Area Identification

IDS's procedure for selecting the project area consisted of three main steps. They involved the selection of the district, the block and the villages. Each of these had its own criteria. In the selection of the district, the primary consideration was the fact that S.R. Hiremath was conversant with the people, customs and language of Dharwad. IDS considered such familiarity to be essential to the success of a grassroots experiment based on the assessment of the needs of the area and its people. The second consideration was the availability of technical expertise and resources in the form of the medical colleges, the University of Agricultural Sciences and Karnatak University in Dharwad city. The third criteria was the availability of an "urban support base in the form of volunteers who were willing to participate in the group's activities"¹² This support was forthcoming, in part, because of S.R. Hiremath's contacts in the area.

The primary criterion in the selection of the block was its designation as drought-prone. The second criterion was that it should be in greater need of development assistance than any other block in the district. Of the four blocks which qualified on the primary basis, two were already being assisted through other

¹²India Development Service, Rural Development in Action, 13.

voluntary efforts and the third had the potential to benefit from a major irrigation project being proposed for the area. Ranebennur, the block selected, did not have any of these advantages.

The criteria for the selection of villages included the existence of a basic infrastructure to facilitate organizational functioning and a responsive clientele. The responsiveness of the clientele was determined on the basis of the kind of reception the IDS team of functionaries received during their initial visits to the area and the participation of the village population in the meetings held during those visits between the clients and the IDS team. There were three considerations for the selection of villages. First, the focal village should have postal and, if possible, other communication facilities, such as a telephone. Second, the focal village should have an all-weather road connecting it to the nearest highway. Third, there should be a cluster of 15-20 villages within about a 10 km radius of a focal village. The IDS leaders believed that a cluster approach would be more effective because it reflected the reality of village life, principally, the social, economic interdependence and mutual support among villages.

Fourth, IDS believed the villagers should display an interest in participating in development initiatives. The cluster around the focal village of Medleri was finally selected as having the greatest potential. Medleri had the necessary infrastructure. It had the level of response that the IDS team felt would be necessary. In fact, after the initial visits of the team to Medleri, the villagers extended a formal invitation to them

to work in their area.¹³ Medleri also had a cooperative village panchayat chairman.¹⁴ IDS recognized that the support of the local leader is an essential factor in any attempt at change, especially in the early stages of organizational work, since such leaders wield an enormous influence in the villages under their jurisdiction.

The Philosophy

IDS has very clearly laid out the conceptual bases for its development work in Karnataka. It believes that development must not be confused with charity and is concerned with long term gains. It is a process of teaching a man how to fish rather than providing him with the fish!¹⁵ It is also a partnership and a cooperative endeavour between all the concerned participants rather than a hierarchy. It assumes that villagers are ultimately the leaders and the organization is only a "catalyst" to develop the leadership qualities in their clients. It must eventually phase out of the project area.

In consonance with these bases, IDS laid out some guidelines for its work in the field. First, its development workers, including its leaders, must not only work in the village but also live there; second, the proposed interventions must be appropriate to the needs of the area; third, to the extent possible, local resources, both human and material, must be used in order to maximise the potential of the local economy; fourth, capital formation must be encouraged to reduce the dependency on

¹³Ibid., 14.

¹⁴The village panchayat is the elected decision-making body at the village level and the "chief executive" of such a body is called a chairman.

¹⁵India Development Service, Rural Development in Action, 25.

external capital, and fifth, a network of supportive individual and institutional structures must be developed to aid the work of the organization.

IDS stated its major goals as integrated rural development and the "strengthening of the primary organizations of the rural poor".¹⁶ In its goal of integrated rural development, IDS has two complementary roles. IDS's own characterization of its major role is that of an intermediary between the government and the people. The organization, the leaders state,

has no intention of running or promoting a parallel government in the village nor has it started with any blueprint of its own for the village. IDS is desirous of striving to hasten and strengthen the implementation of government programmes. IDS is interested in helping the people prepare their own order of priorities and secure government help for the most needed programmes.¹⁷

IDS, therefore, intended that first, channels of communication between the government and the village clients be opened in order to ensure that client needs were noted by the government in planning its programs and second, programs be effectively implemented so that they reach the people for whom they are meant and they are benefitting from it. However, IDS's goal of integrated rural development cannot be sustained by IDS's brokerage function alone, as government programs do not and cannot directly cover all aspects of such development.

IDS viewed integrated rural development as the creation of a variety of skills

¹⁶Ibid. Although the role of rural groups in the implementation of programs was expected to lead to the development of their capacity to take over after IDS left, the strengthening of primary organizations as an objective was clearly stated on' in 1985 in S.R. Hiremath and A.N. Kabbur, "Withdrawal Strategies: Plans and Perspectives of a Voluntary Organization", IDS Newsletter 7, no. 1(1985): 1.

¹⁷India Development Service, Rural Development in Action, 26.

among its clients, the building of institutional structures, such as economic cooperatives, reviving the potential of traditional occupations and creation of alternate employment opportunities wherever necessary. The scale of operations envisaged is large both in terms of geographical and programmatic coverage. Therefore, its work includes the provision of basic social and economic infrastructure for increased productivity of agricultural assets and marketing of the finished goods, health and non-formal education and manpower development. IDS, then, is not just a broker, it is also a full service NGO.

As far as strengthening primary organizations are concerned, IDS intended to devise mechanisms to encourage the target-group to think, question and understand; stimulate among them the decision-making power and leadership qualities; develop unity among them; facilitate their organization and build their self-confidence and encourage them to become self-reliant.¹⁸ IDS clearly saw the importance of not only economic benefit but also leadership development and collective collaboration among their clients. Since IDS is a mixed organization, its goals apply to the strategies for the development of both men and women clients. Whether it actually achieved what was intended will be analyzed in later chapters.

IDS Projects for Women

Health Project

IDS believed that integrated rural development, based on the assessment of the long-term needs of the area in consultation with the clients, and with a

¹⁸S.R. Hiremath and A.N. Kabbur, "Withdrawal Strategies", 2.

simultaneous thrust in several economic sectors would be the most effective way to improve the income generating potential of the area. However, interim project identification was necessary to begin the process of intervention. The decision on what project was to constitute the "entry-point" for the organization's work in the project area was based on client perception of their own immediate needs. As the provision of health services was seen to be the most urgent requirement, IDS initially offered curative services for a nominal fee at a health facility it set up in Medleri. Although Medleri did have a government center that provided basic health care, villagers found it inadequate and inefficient.

While the emphasis on preventive services and health awareness was more in consonance with the IDS philosophy of promoting long-term development, a strategy of providing immediate and direct benefits helps in mobilizing participation and infusing confidence in the clients about the purposiveness of the organization. IDS gradually introduced preventive health facilities including the immunization of children and health education. The health center run by IDS was later closed partly because doctors who would serve for a reasonable length of time were unavailable, and partly because IDS had decided to concentrate its energies on preventive services. Health education continues to be a major aspect of the Health Project and it consists mainly of training women health workers.

Shepherding Community Project

In recognition of the need to rejuvenate sheep and wool production, IDS, in its early phase, began the Shepherding Community Project. As noted earlier in the chapter, the Medleri cluster of villages is well known for the production, spinning

and weaving of wool. For many decades, most of the wool was produced locally by shepherds who maintained sheep and sheared them twice a year. Wool was even exported to other cities in Karnataka and to Tamil Nadu every year and Medleri was recognized in the late 1930's as a big center for wool products.¹⁹

However, due to a combination of poor sheep breeding practices, lack of technical support for shepherds, fodder shortage due to drought and market conditions as a result of wool exports out of the immediate area, wool availability gradually declined and it is in short supply at present. Therefore, the reduction in income generating potential in this occupation is acutely felt by the shepherding community, many of who have had to turn to agricultural labor for sustenance. Even under conditions of normal availability, wool processing into finished goods, such as the kambli is not possible during the monsoon season which ranges from one to three months. At such times the Kurubas engage in agriculture.

The Shepherding Community Project targets shepherds, weavers and spinners and is the most extensive one that IDS implements because of the large numbers of these groups represented in the cluster. The broad objectives of the project are, first, increased productivity and improvement in the quality of the wool through the training of clients in appropriate breeding practices; second, the provision of veterinary services for monitoring the health of the sheep and improving fodder production; third, the development of appropriate technology for and the training of weavers and spinners; and, fourth, assistance to these groups in the organized buying

¹⁹Bombay, Gazetteer of Bombay State: Dharwad District, (Revised Edition), Bombay State: Director, Government Printing Publications and Stationery, Bombay, 1959, 384-385.

of raw material and processing and marketing of finished goods.

The Dairy Project

As has already been discussed at length, drought conditions can be severely detrimental to the capacity to maintain livestock assets and generate reasonable income from the production of milk and other dairy products. The first casualties of scarcity conditions are livestock, IDS recognized this problem and, consequently, the Dairy Project is a significant part of IDS's efforts. The client group consists entirely of women since, in rural India, they are traditionally involved in livestock care and maintenance. Broadly, the Dairy Project seeks to augment the income of the families through measures to procure animals through bank loans; provide veterinary services and training/awareness for the maintenance of the health of the livestock; improve fodder production and explore channels for the distribution, collection and marketing of milk and milk products.

The Kisan Nursery Project

The kisan (peasant) nursery project is essentially the implementation of a government scheme by IDS. Under the Government of Karnataka's social forestry scheme, the government distributes seeds to farmers free of cost for them to plant and grow. The government buys back the seedlings from the growers for free distribution to poor farmers for fodder cultivation or other agricultural purposes. The scheme is intended to encourage awareness of different species and their uses and the monetary gain is an incentive to farmers to raise seedlings even in small plots of land. The varieties grown under this project are numerous, including tamarind and subaoul,

which is a good source of fodder.

Plastic bags and seeds are provided by the forest department and soil, water and fertiliser by the individual grower. The government pays 10 paise (about one cent) per seedling. In the IDS project area, most of the seedlings are grown on individual plots surrounding village houses but some have "appropriated" wasteland belonging to the government.²⁰ According to the IDS project coordinator, Shyamala Hiremath, "the growing of seedlings is a very good source of alternate income for agricultural laborers as the work is done during the summer months when the school-going children have their holidays and paid labor is not available."²¹ Also, the species selected for growing are particularly suited to drought conditions and, therefore, do not require large amounts of water or irrigation facilities. Existing drinking water facilities are adequate for raising the seedlings in household plots of land.

Rural Industries and Adult Literacy

These are two smaller projects that IDS has attempted. Since its inception, IDS has tried a variety of enterprises aimed at reviving rural industries through skill development and, to some extent, product marketing also. Included in this category are, carpentry, blacksmith training, leather work and wool carding machine operating. For a variety of reasons, including administrative impediments and lack of

²⁰ Unauthorized cultivation of government land is quite frequent in rural areas. The government is aware of this but officials are lenient.

²¹ Shyamala Hiremath, "Social Forestry in IDS Project Area", IDS newsletter 7, no. 3, 1985, 1.

clientele interest, project support has not been consistently maintained in rural industries. Therefore, at present, only two components are still functioning. They are training of wool carding machine operators and leather work. The leather work component is the more extensive of the two, and, although it was not gender-differentiated before, it is now "reserved" for women. It will be discussed in detail in subsequent chapters.

Adult Literacy is an independent project and literacy is also included, when relevant, during training in other projects, such as leather work. The Adult Literacy Project consists of a twelve-month course designed to provide the "students" with very minimal reading and writing skills. After this period, although no formal teaching is undertaken, the "students" are provided with books and informal assistance for six months beyond. The purpose of the project is to enable the rural groups to understand simple documents and procedures that they may encounter in their dealings with the government, banks and other institutions that serve their interests.

Community Organizing Project

This is not a project for the rural clients but for the staff of IDS. It has been included as a project by IDS because it is independently funded, as the other projects are, and it is considered the pivot which supports IDS's efforts at rural development. Broadly, community organizers are the main non-technical functionaries who identify and select the target groups, monitor the functioning of the projects, provide the linkage between the target groups and the government and other non-government institutions and deal with the problems of the client groups, both project-related and

personal.

Operational Strategies

IDS's operational strategies are intended to further its goal of integrated rural development and strengthening of rural groups. As Figure 3.2 reveals, IDS's operational strategies include those which aid the fulfillment of its brokerage role and those in pursuit of its function as a full-service NGO. As part of its brokerage function, IDS attempts to ensure access for its target groups to bank loans, subsidies and other facilities, such as training provided by the government to which these groups are entitled. As a full-service NGO, IDS's strategies include provision of grants and subsidies, asset building, such as buying land and technical training. Common to both the brokerage function and the service function are client mobilization, pressure group activities and education/awareness efforts. IDS's brokerage role will be better understood in the context of its efforts to help women and will be discussed in subsequent chapters. Its service strategies and common service and brokerage strategies will be discussed below.

Its strategy of providing grants and subsidies is evident in a number of its projects. Grants have been given in the form of equipment, such as refrigerators for milk storage, wool carding machines and land for cultivation. Examples of subsidy provision include those given to farmers to buy rams of a superior variety for crossbreeding with local sheep in the Shepherding Community Project. In the Dairy Project, subsidies have been given for fodder purchases.

IDS has engaged in a minimal amount of asset building also. The only assets that IDS has created are two fodder farms in the project area to cater to the

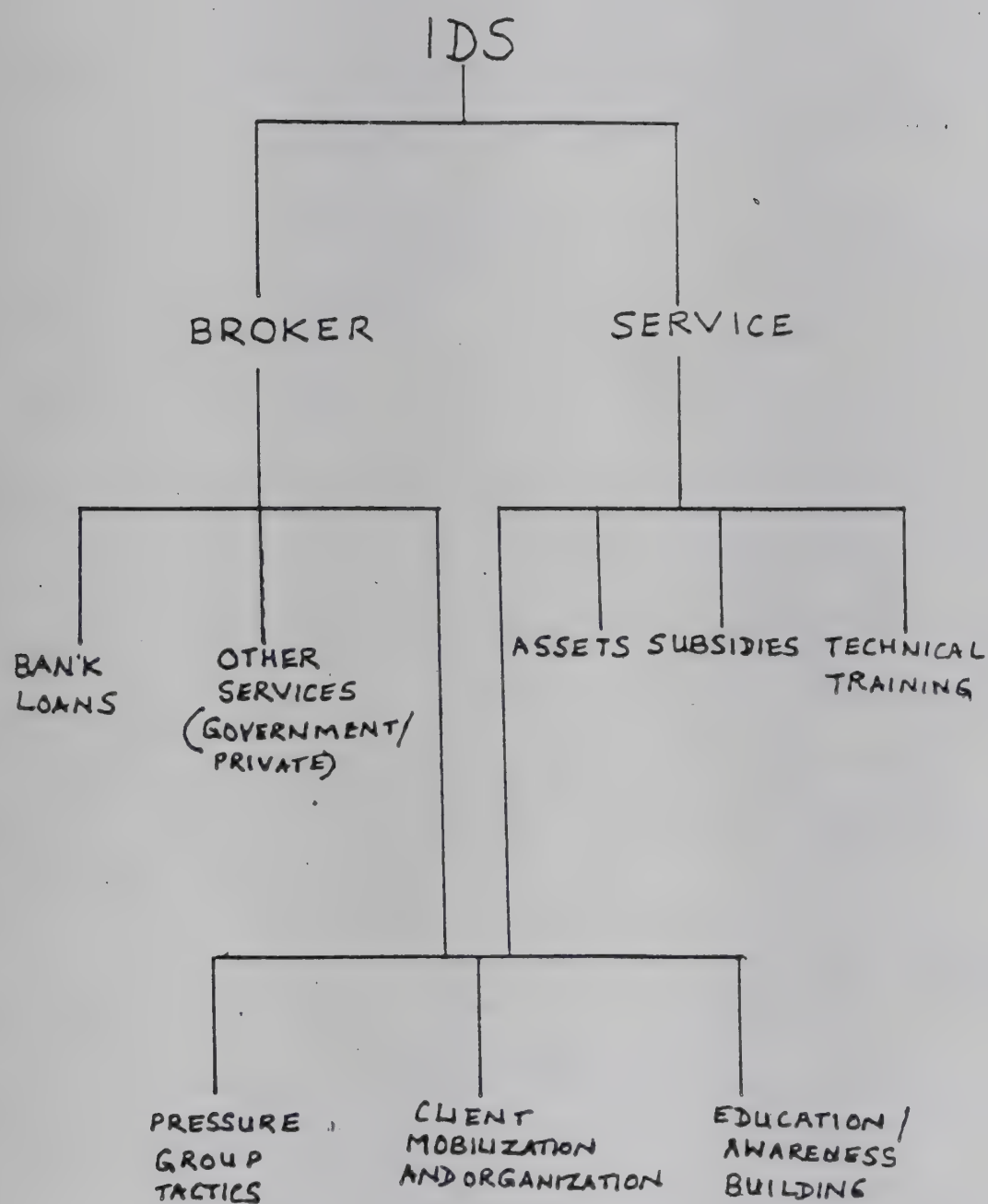


FIGURE 3.2
OPERATIONAL STRATEGIES OF INDIA
DEVELOPMENT SERVICE (IDS)

requirements of the target group. Any surplus fodder is sold either in the village or the nearest town. The farmland was bought by IDS from the government. Presently, fodder production and the maintenance of the land is being supervised by IDS-employed personnel, but eventually its ownership and management is expected to rest with their clients. Technical training, which is the third aspect of IDS's strategy in its service function, is given to the rural clients both by regular IDS project staff and by others they may employ from time to time. Training includes such diverse aspects as treatment for veterinary disease and the use of appropriate technology in rural industries.

IDS reaches its clients and operates the projects through village committees. These are groups of between eight to fifteen persons formed in each of its projects. Meetings of these committees are held regularly, usually once a week. All project instruction and discussion is conducted in a group. IDS committees are either mixed or gender-differentiated depending on the nature of the project or the sensibilities of the clients. If the project addresses gender-differentiated occupations, the committees are organized similarly. For example, there are separate weavers committees consisting of men only because weaving is a male occupation and spinners and dairy committees comprising only women. In other projects, IDS has first begun with gender-differentiated groups so as to respect the sensibilities of traditional and patriarchal village society and not compromise the level of IDS acceptability as change agents.

IDS has used both subtle and overt pressure tactics in its efforts to deal with the bureaucracy at all levels and, more recently, with big industry. In one its earliest actions, it successfully pressured the appropriate implementing authority to expedite

the supply of drinking water to Medleri village, a service which had been sanctioned way back in 1964 but had not been put into effect. Piped water supply was provided in Medleri two years after IDS began its work there. IDS staff and rural clients have also participated in demonstrations and presented petitions to draw attention to critical environment issues affecting the economic survival of its clients. In collaboration with other NGOs, they have protested the polluting of the river Tungabhadra, which has resulted in killing the fish in the area and robbed local fishing families of their only source of income.

Education/awareness methods are either built into the design of each project or are supportive and not related to a specific project. Examples of the former include exposure trips for leather trainees to well-known leather centres in other parts of Karnataka and for spinners, to witness the use of appropriate technology at technical training institutes. The supportive methods include "awareness camps" to acquaint IDS clients with government programs launched for their benefit and political and administrative changes at various levels which they have to be aware of since they come into contact with government personnel. Appropriate government and political representatives, experts and some IDS board members are invited to address the clients at such camps. IDS also publishes a quarterly newsletter in the local language, Kannada, which is meant for distribution to its clients and to be read out to them at appropriate forums. The newsletter contains information and special articles on subjects of interest and relevance to the rural population.

Target Groups

The two concerns that have governed IDS's target group selection are

economic levels and gender-based requirements. The underprivileged sections of the rural population that IDS wished to reach included both the poverty-stricken and women. In terms of the selection on the basis of economic levels, IDS stated that it would include the small and marginal farmers and the landless laborers on the basis of the Government of Karnataka's criterion of amount of land owned. However, IDS is fully aware of the unreliability of information on landownership patterns since false information, supplied by rural families or corrupt and/or incompetent local surveyors and village accountants, is very commonly recorded.

IDS, therefore, qualifies the government criterion with its own assessment (through the work of the community organizers) of the real needs and conditions of the individual families. This assessment is based on cross-verification of information provided by the concerned family and special circumstances or extraordinary events affecting them which are not revealed by quantitative criteria. Although the number of households qualifying for participation in the IDS program varies according to the size of the village, it is approximately 50 percent of the total households. Not all qualified households can participate because of funding and managerial constraints, but IDS attempts to expand and accommodate more families constantly.

Both men and women are targeted for economic benefit although IDS has tried to emphasize women's needs. Women have been separately targeted in the IDS project area. Whether the qualification for this category is to be based solely on gender or on a combination of gender and poverty level is still unclear. IDS has tried to restrict the participation in this category to women whose families qualify on the basis of economic levels but in actual practice there is room for adjustment based on individual needs and the exigencies of project viability.

Administrative Structure

IDS has a formalized administrative structure. Figure 3.3 shows the structure of the main organization including the staff in the two project areas of Medleri and Dharwad. Its Board of Management consists of 15 members and they are elected by the General Body. The General Body consists of members of IDS who pay Rs.50 (\$3.92) as annual membership fee. Any member of the public is entitled to become a member of IDS. One-third of the members of the Board of Management retire every two years. It is the main decision-making body of IDS and is concerned largely with overall policy and other issues which may, in the opinion of the Project Coordinator, require Board approval. Routine operational decisions are taken by the President of the Board with the help of the local level staff.

The background of the members is an indication of the broad expertise that IDS seeks to harness in its work. Of the fifteen members on the Board, there are, at present, three medical practitioners, two of whom are based in Ranebennur and have been associated with IDS since the beginning as its advisors in its Health Project, while the third is the Project Coordinator of the Dharwad project; one dairy expert who is the President of the Board; one school teacher; a leather expert; a journalist from Bangalore city who edits the English version of the quarterly newsletter; a social worker; an engineer; a company executive; a lawyer; the Project Coordinator of the Medleri project; two members of the IDS field staff and Mr. Hiremath. There are two women on the board including Mrs. Shyamala Hiremath. She is also the Project Coordinator for the Medleri project and lives in the focal village.

The Project Coordinator heads the staff of IDS in the field. She supervises the entire project operations in the area and is responsible for all decisions affecting

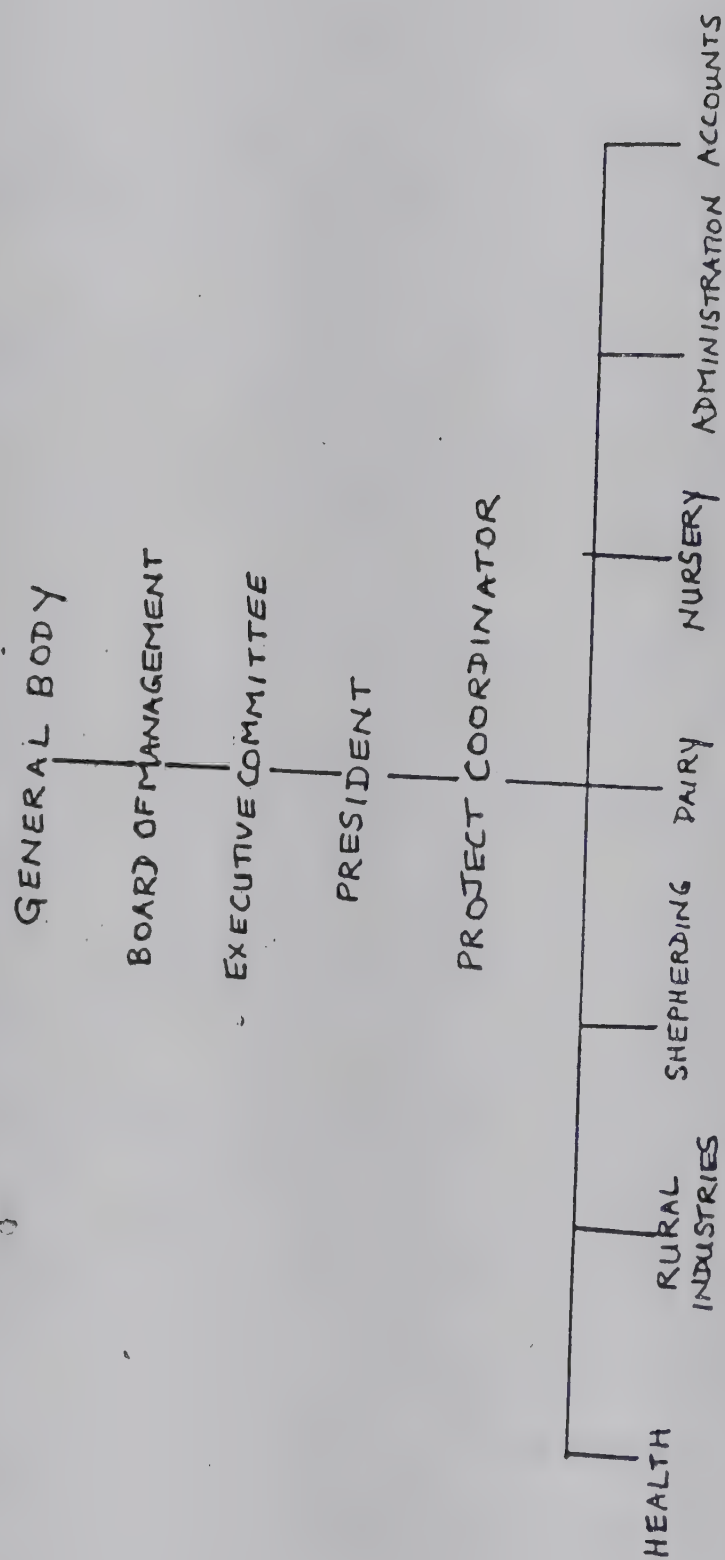
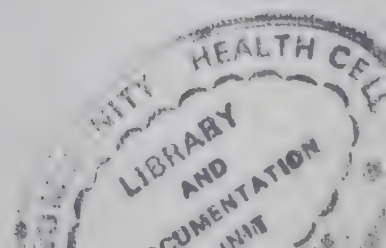


FIGURE 3.3
ADMINISTRATIVE STRUCTURE - MEDLERI PROJECT AREA
SOURCE: IDS FILES, MEDLERI

such operations on a daily basis. The project staff consist of the technical personnel of project officers and assistants and the non-technical community organizers. The technical personnel are project-specific, while the community organizers are area-specific. There is one project officer for each project (except community organizing which has two, since there are a large number of community organizers) and twelve community organizers. Project assistants oversee specific aspects of projects, such as fodder development, sheep production, etc.

There are other technical positions which are created from time to time depending on need and availability of personnel to fill those positions. The twelve community organizers are divided into two units, each unit of six organizers headed by a project officer. The number of villages that each community organizer is assigned to cover depends on the size of the villages, but each has approximately two villages under his or her jurisdiction.

The project officers are technical staff and are not directly involved in organizing the clients unlike community organizers. Community organizers are a very important component of the structure at the local level because they come into close and constant contact with the households in the villages they cover. They assess the qualification of households for participation in IDS projects, conduct the meetings of the village committees, record the progress of the project in writing and suggest changes if any, and monitor the financial transactions pertaining to the project, such as the acceptance and recovery of loans. The administrative staff consists of about ten people, including secretaries, clerks and drivers of IDS vehicles. The project staff and administrative staff number about forty in the Medleri project area. There are eleven women staff members of whom ten are project staff.



The meetings of the Board of Management of IDS are held every quarter. The meeting structure of the field staff is also formalized. Community organizers of the two units meet separately once in fifteen days. These are called unit meetings. They also meet together once in fifteen days and, on such days, after their own agenda is completed, they are joined by all the project officers to discuss issues related to specific projects. The first part of this is called the community organizers meeting and the latter half is the project officers meeting. Planning meetings are held every week, alternatively between one or two project officers and three community organizers. All the project officers are combined into four sections. They are, first, shepherding community and rural industry; second, dairy; third, adult literacy; and, fourth, health. Staff meetings occur once every month in Medleri and include all project and administrative staff and are presided over by the Project Coordinator. The Project Coordinator is expected to attend all the unit and community organizers meetings and may, at her discretion, attend others also.

IDS expects all its project staff to be at least high school graduates, although this is not rigidly applied in all positions. Especially for its technical staff, IDS emphasizes experience and expertise rather than educational level. IDS stipulates that all staff know to speak Kannada and those staff who are required to file reports, also know how to read and write Kannada.

Funding

The original source of funding for IDS was IDS (International) based in Chicago which had mobilized funds from individuals and institutions in the United States. These funds have now ceased and IDS now receives funds from a number of international sources. A list of major international funding sources and amounts is

presented in Table 3.5.²²

Table 3.5.-- International funding

Project Components	Source	Period of Funding	Amount (Approx.)
Basic integrated rural development including curative health and rural industry	HIVOS (Holland)	until 1983	\$133,333
Preventive health and dairying	World Neighbors (US)	until 1986	\$117,647
Shepherding	Community Aid Abroad (Australia)	until 1986	\$ 78,431
Community fodder farms, community organizing, environment	Christian Aid (UK)	until 1986	\$ 23,529

Source: IDS files, Medleri, Dharwad district, Karnataka.

International funding agencies, other than the ones mentioned in Table 5 and which have contributed at different times to IDS, include, HEKS (Switzerland) and OXFAM (UK). The Government of India also provides funds for its own designated projects which NGOs are encouraged to implement. Examples of these that IDS has selected are the Adult Literacy Project and Leather Project from the Department of Science and Technology. Funds for both these projects total about \$9,019. The scale

²²Precise and up to date figures for all projects were not available.

of funding has varied during the period of IDS's operation because projects are reviewed every year by the funding agencies and the money assigned depends on their assessment of project impact.

Networking

IDS networking is both horizontal and vertical. It networks with the Government of India and the Government of Karnataka in ways described earlier in this chapter. IDS also networks with FEVORD-K,²³ and other NGOs within and outside the state for training and conducting seminars for its staff, and organizing exposure trips for its village committees. It networks with technical institutes for training and information exchange as also with urban volunteers and technically qualified individuals, such as doctors. Details of how such networking is applied to women's projects will be described in later chapters.

Summary

The early part of this chapter showed how drought conditions have disrupted traditional occupational divisions in the project area. IDS has formulated its goals and strategies on the basis of the economic needs of the area. Its approach to development is the promotion of integrated rural development through the provision of a wide range of services in addition to brokering existing services from the government for its clients. The strengthening of rural groups is to be accomplished simultaneously. IDS's project selection is diverse and includes both gender-

²³See chapter 2.

differentiated and gender-integrated projects.

The next chapter presents a general overview of the work of Grama Vikas, the other NGO being studied. It reveals the similarity in the effects of uncertain economic conditions on the rural population in the Grama Vikas project area as in the IDS project area, but the vastly different approach to alleviating rural misery that the two NGOs adopted. As the chapter reveals, Grama Vikas's goals are slightly different from those of IDS, but its strategies are vastly different. Although the chapter mentions Grama Vikas's strategies as they apply to both men and women clients, a detailed examination of strategies as they applied to women is left to later chapters.

CHAPTER 4

GRAMA VIKAS

Introduction

This chapter describes the work of Grama Vikas of Kolar district. It is divided into two main parts. Part One gives a profile of the project area including the district, block and the group of villages which constitute it. The position of women in these three geographical areas is also surveyed. Part Two deals with Grama Vikas and seven aspects of its operations, namely, the philosophy, program components, operational strategies, target group selection, administrative structure, funding and networking.

PART ONE

Profile of Grama Vikas's Project Location

Socio-Economic Characteristics of District and Block

Kolar district falls in the southeastern part of Karnataka and is one of the areas which belonged to the original State of Mysore. It has an area of 8,223 square kilometers and, as recorded by the 1981 census, a population of 1,898,984. It covers about 4.25 percent of the state's area and has about 5 percent of its population.¹ It is bounded by the districts of Bangalore and Tumkur on the west, by the state of

¹Karnataka, Director of Census Operations, Census of India 1981, Karnataka, Provisional Population Totals ([Bangalore]: Director of Census Operations, 1984), 25.

Andhra Pradesh on the east and north, and by Tamil Nadu on the south. The city of Kolar is the district headquarters.

Mulbagal block is 823.2 square kilometers in area and has a total population of about 144,000. Of the eleven blocks in the district, it ranks fifth in terms of population. It has 345 villages of which 301 are inhabited. The size of population per village is small. No single village has more than 4,000 people and more than 75 percent of the villages have populations between 200 and 1,000. Only 15 percent of the population of the block is urban.

Like Dharwad district, Kolar district is also drought-prone. Eight of the eleven blocks which constitute the district, including Mulbagal, where Grama Vikas is located, are designated as drought-prone and all of these were covered under the Drought Prone Areas Programme (DPAP) in 1979-80. The rest were covered under the program subsequently. Approximately 50 percent of the total land in Mulbagal block is presently fit for cultivation. Another 34 percent is potentially cultivable. Twenty-three percent of the net sown area is irrigated. About 75 percent of this is irrigated by tanks, 18 percent by wells with electric pumps, and the rest by ordinary wells.²

There is little scope in the block or even the district for canal or lift irrigation because there are no perennial rivers or streams which can be harnessed for such purposes. Most of the rivers are small and seasonal, having water only in the rainy season. The majority of farmers depend on consistent rainfall. Although the acreage

²Karnataka, Director of Census Operations, Census of India 1981, Series 9, Karnataka, Paper 6 of 1984, Amenities and Infrastructural facilities--Taluk Abstracts, Kolar District ([Bangalore]: Director of Census Operations, 1984), 8-9.

under tank irrigation is large, the land is not assured of water as long as the tanks are dry because of lack of rain and/or poor water retention capabilities. In recent years, silt has accumulated in the tanks and they do not retain much of the rainwater.

The average yearly rainfall in this block is about 760 mm. As in a number of other drought-prone areas, the problem in Mulbagal is not only the quantity of rain but also its yearly variation and irregularity. Usually, severe drought conditions occur once in three years in this area. Of the 20,713 agricultural holdings, 19,345 are small and marginal.³ Since these are the ones most affected by scarcity conditions, the majority cultivating population is subject to highly variable income potential.

Dry farming is the norm in the district and block. Ragi is the main dry crop which gives reasonable yields in moderate rainfall conditions. Paddy and sugarcane are grown in the wet areas. Sericulture is common in the wet areas. About 10 to 20 percent of the cultivable land remains unsown at various times due to the absence and irregularity of rainfall, which leads to stultified growth. Kolar is an industrially backward district. Seventy-seven percent of the population lives in the rural areas. The major occupation is agriculture and more than 75 percent of the total main workers in both the district and block constitute this category. The occupational distribution along with comparative figures for the state are given in Table 4.1.

³Small holdings=1.24 to 2.47 acres of irrigated land and 2.47 to 4.94 acres of unirrigated or partially irrigated land; marginal holdings=less than 1.24 acres of irrigated land and less than 2.47 acres of unirrigated land. See Karnataka, Planning Department, District and Regional Planning Division, Talukawise Plan Statistics, 1984-85, Kolar District ([Bangalore]: Government of Karnataka, Planning Department, District and Regional Planning Division, 1986), 12.

Table 4.1.--Occupational distribution of main workers in the state, district and block
(in percentages)

	Cultivators	Agricultural Laborers	Household Industry	Other Workers
State	38.46	26.66	4.58	30.30
District	52.13	23.46	2.21	22.20
Block	57.25	25.17	2.37	15.10

Source: Karnataka, Director of Census Operations, Census of India 1981, Karnataka, Provisional Population Totals ([Bangalore]: Director of Census Operations, 1984), 157-159.

From the figures shown above, it appears that, agriculturally, Kolar displays a more favorable situation than the state in general, given a lower percentage of agricultural laborers and higher percentage of cultivators in both the district and the block. However, as discussed at length in chapter 2, variable economic conditions in drought-prone areas are not reflected appropriately in census figures. Farmers cultivate their own land when water is accessible. Otherwise they work on the big farms if employment is available or remain unemployed. The census figures, therefore, must be viewed with some caution.

Industrially Kolar is backward, and thus, the lower than the average state figures for "other workers" is not surprising. As the block figures for "other workers" reveal, Mulbagal, in particular, seems to lack employment opportunities outside of agriculture. Since household industry occupies only a little over 2 percent in the occupational distribution in the district and block, main workers do not have occupational options and depend almost solely on agriculture. The non-agricultural occupations found in this district are sheep raising, weaving of wool and silk, spinning, carpentry, pottery, basket-making and stone cutting. The population

engaged in these activities, however, forms only a small minority, about 2.8 percent,⁴ and is not concentrated in one area, but scattered all over the district including Mulbagal block and the urban areas.

The Position of Women in the District and Block

The position of women in the block and district is not much different from that in the state. The percentage of the total female population in the main workforce is much lower than the corresponding figure for the males (Table 4.2). The ratio of women to the total workforce, male and female, is less than one-third. The opportunities for women to move into the more lucrative sectors, such as manufacturing continue to be limited. There are fewer "other workers" among female main workers than among male main workers (Table 4.2). More significantly, women constitute a very small percentage of "other workers" in the block (11 percent). In the district, the percentage of women "other workers" declined from 16.47 percent in 1971 to 12.09 percent in 1981. In the same period, the percentage of male "other workers" increased from 23.36 percent to 25.64 percent. Although women constitute as much as 36.37 percent of workers in household industry in the block the share of that industry in the occupational distribution of the block is negligible (2.37 percent).

It is not unexpected then that 85.9 percent of the main female workforce is engaged in agriculture. In contrast to the figures for the state and Dharwad district, women agricultural workers (main) are almost evenly divided between cultivators and

⁴Karnataka, Planning Department, Talukawise Plan Statistics, 1984-85, Kolar District, 1986, 8-9.

agricultural laborers. Indeed, women's position within agriculture, as revealed by census figures, appears more positive, with a larger percentage of women cultivators (50.42 percent), albeit marginally, than women agricultural laborers.

Table 4.2.--Distribution of main workers and "other workers" by gender (in percentages)

	Female Main Workers	Male Main Workers	"Other Workers" as Percentage of Total Main Workforce	
			Female	Male
District	18.76	53.61	12.09	25.64
Block	20.05	54.18	6.77	18.25

Source: Karnataka, Director of Census Operations, Census of India 1981 Series 9 Karnataka, Part II--B (i) ([Bangalore: Director of Census Operations, 1986), 137-139.

The figures indicating women's position in agriculture, are, however, deceptive because, although they reveal the employment potential for women in the block, the conditions in drought-prone areas do not permit a sustained employment pattern. During periods of acute drought the number of women who can engage in cultivation is likely to drop and the number of women agricultural laborers increase. Worse still, more women could be eliminated from the main workforce altogether as agricultural employment opportunities become scarce. At such times, women will become marginal workers rather than remain as main workers.

These possibilities are substantiated by the census figures themselves, both in the disparity in women's representation in the two agricultural occupations, and by

their large numbers as marginal workers. Women are underrepresented as cultivators, only 21.09 percent, while they constitute as much as 47.17 percent of agricultural laborers in the block. Marginal workers still account for a higher number in the female workforce than they do in the male workforce. (Table 4 3). More than 90 percent of marginal workers are concentrated in the rural sector and 91 percent of these are women.

Table 4.3:--Position of women in agriculture (in percentages)

	Women in Cultivation	Women in Agricultural Labor	Marginal Workers as Percentage of Total Workforce	
			Female	Male
District	21.00	46.22	0.95	19.4
Block	21.09	47.17	0.75	17.58

Source: Karnataka, Director of Census Operations, Census of India, Series 9 Karnataka, Part II--B (i) ([Bangalore]: Director of Census Operations, 1986), 137-139.

In general the position of women in Kolar district and Mulbagal block, particularly rural women, is no more favorable than in Dharwad district or the state in general. Not only are their employment options outside of agriculture actually declining, their position even within agriculture is not promising. Combined with their low level of literacy (more than 15 percent as against approximately 37 percent for the men in the district and block), the opportunities for them to climb the economic ladder are limited.

Infrastructural Facilities in Mulbagal Block

In terms of the infrastructural amenities in the block, all the villages have wells for drinking water, although the water, for the most part, is unsuitable for drinking. Seven villages have tubewells also. All but eleven villages have power supply, but more than a hundred villages have no educational facilities at all. Of the rest, all have primary schools, but none have high schools.⁵ Medical facilities are almost totally absent. Only 16 percent of the population has access to any medical care. Twenty-three villages have primary health sub-centers which do not offer even minimally adequate health care and only two villages in the whole block have primary health centers which are better equipped.

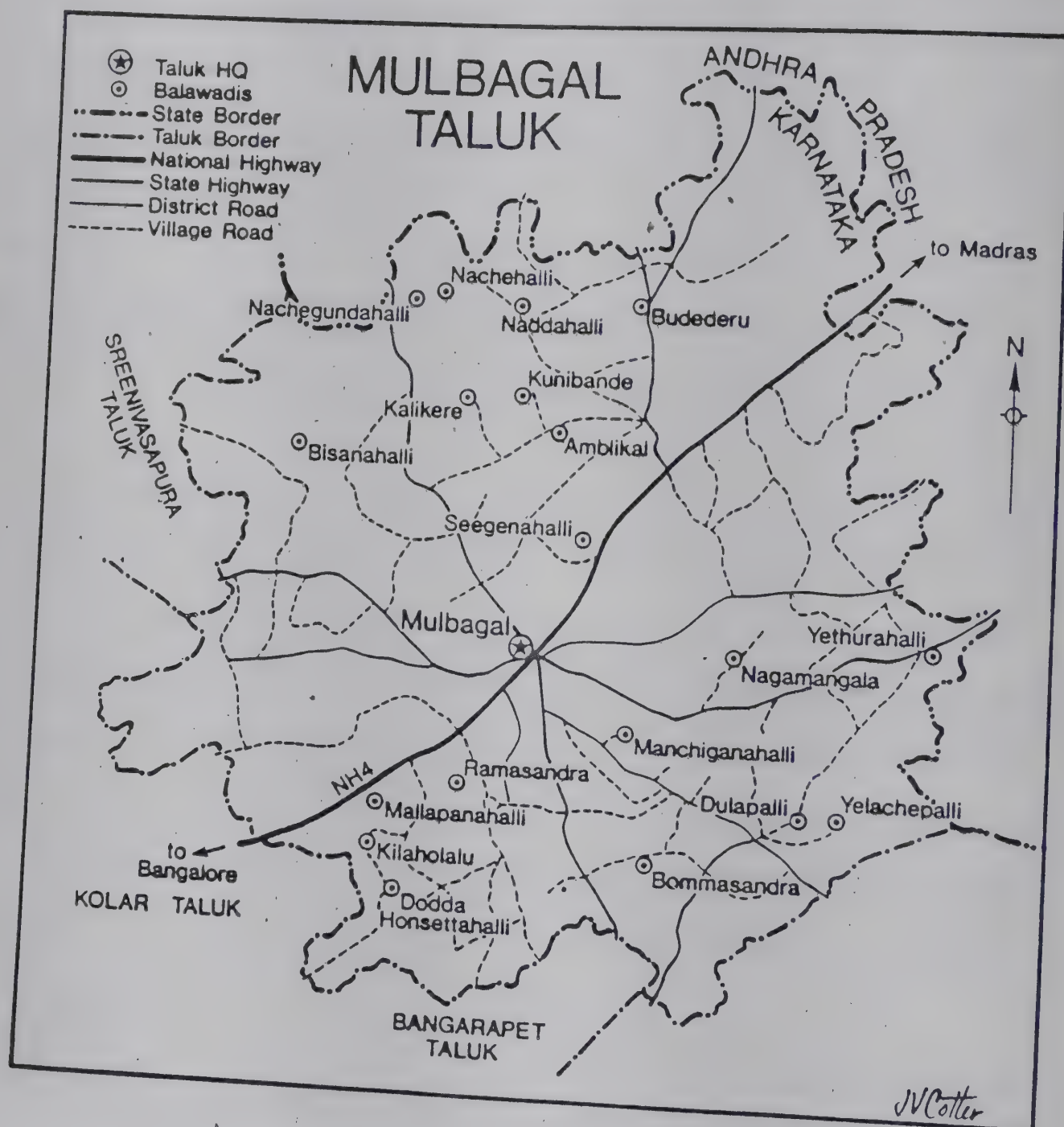
There are twenty-four post offices, seven of which have telephones also. One such post office is in the block headquarters at Mulbagal town. Sixty-two villages have paved roads, while the rest are served by kutchha (unimproved) roads. Kutchha roads cannot be considered motorable although they are used by public and private bus transport because they provide the only access to these villages. The transportation facilities are, however, inadequate, and only 25 percent of villages have any direct public or private transport to the nearest town. In villages with such facilities, buses ply an average of only three times per day.

Project Area Group of Villages

The Grama Vikas project area (Figure 4.1) covers twenty-three villages in Mulbagal block. The total population in these villages is about 14,000. Almost 32

⁵Karnataka, Director of Census Operations, Census of India 1981, Series 9, Paper 6 of 1984, Kolar District, 1984, 10-11.

FIGURE 4.1
GRAMA VIKAS PROJECT AREA



percent of this is composed of scheduled castes and scheduled tribes. The largest village in this group has a population of approximately 3,000 and the smallest about 120. The average population of a project village is 400.

Most of the population is engaged in agriculture. In times of scarcity, the cultivators turn to agricultural labor to either supplement their income or as alternative employment. Both inter-village and intra-village variation in rainfall is so great that it affects even the daily pattern of agricultural activities. There could be a distance of just a couple of kilometers between disaster for a farmer whose crop has failed and survival for a farmer whose land has received even minimal rain.

The accumulation of silt has reduced the capacity of the tanks in the project area to hold rainwater thereby affecting the livelihood of small farmers whose lands were under tank irrigation. Only the rich farmers can afford to install alternate irrigation devices. There is movement of villagers from one village to another in search of work, but the employment options are few where travelling distance is an inhibiting factor. Some of the households have livestock assets in the form of cows, buffaloes, sheep, pigs or goats. These assets provide only supplementary income even during normal times and they could actually be a liability during severe drought years.

The villages in the project area are at widely varying distances, ranging from five to twenty-eight kilometers, from the block headquarters. They do not form a single cluster although they are clustered in groups of three. Most of the castes found in this area, such as the higher caste Vokkaligas, the scheduled caste Adikarnatakas and Adidravidas, or the backward caste Gollas, are agricultural.

The differentiation of non-agricultural occupations by caste has been

virtually eliminated in the project area. This has been manifested in two ways. First, the nature of the occupations has changed. For example, sheep raising is not limited to kurubas, the traditional sheep raising caste, because in this area sheep are primarily raised for their meat, particularly by the Harijans (scheduled castes). Second, occupations in their original form are secondary even to their traditional practitioners. For example, although kambli weaving was a traditional occupation among the kurubas in this area, it is no longer profitable because government assistance is largely in the direction of increasing agricultural productivity, not supporting small industry. Many small industrial castes have, therefore, turned to agriculture.

Infrastructural facilities are limited. Government run educational institutions are few. There is only one secondary school serving the entire population. There are, however, a larger number of primary schools. There are also several day care centers, both government and private, for children below the age of six but their irregular functioning makes it difficult to estimate their approximate number. There is one post office and one telephone. The project area is, thus, both economically and infrastructurally deficient. Its population is, consequently, subject to considerable distress and adversity.

PART TWO

Grama Vikas

Introduction

Grama Vikas was registered under the Karnataka Societies Registration Act in September 1979 and the credit for its existence belongs to Dr. N.K.A. Iyer. Dr.

Iyer is a native of Devarayasamudra village in Mulbagal block. This village, although not itself targeted by Grama Vikas for its work, adjoins one of the villages included in the project area. Devarayasamudra is a high caste Brahmin dominated village and, largely due to remittances by the children of residents who have migrated abroad in large numbers, it has recently become very prosperous economically.

Dr. Iyer, a Brahmin himself, had a varied educational and professional background. After attending local village schools and colleges in India, he completed his education with a doctorate in Forestry from the University of Washington, Seattle, USA, in the 1940's. After returning to India, he began his professional career in Assam in north-eastern India, where he worked in a managerial position for a British owned timber company at a time when discrimination against Indians on the basis of race was common, and they were not normally admitted to higher paid positions.

After seventeen years of service in this company, Dr. Iyer left to join the staff of Rishi Valley, an elite Indian boarding school located in the hills of scenic Chittoor District in Andhra Pradesh. Subsequent to his retirement from the school, Dr. Iyer worked as consultant to a number of international aid agencies, such as OXFAM (UK) and NOVIB (The Netherlands).

Although Dr. Iyer is the guiding philosophical force behind Grama Vikas and lives in the project area, his son Raj and daughter-in-law Sharda provide the active leadership at the local level. Raj Iyer has a Master's degree in Russian and had a very urban upbringing, unlike his father, although he gained experience in rural development while working with another NGO in the state of Tamil Nadu before joining Grama Vikas. His wife, whom he met in the project area, comes from a

completely rural background and has been on the staff of Grama Vikas since its inception.

Project Area Identification

Grama Vikas selected Kolar district and Mulbagal block for its work basically because Dr. Iyer grew up there. Grama Vikas's focus of alleviation of poverty, however, governed the selection of villages. Also, since clientele receptivity to the development effort was an essential ingredient in Grama Vikas' work, particularly in the initial stages, it was believed that Dr. Iyer's association with the area would facilitate Grama Vikas's entry. His familiarity with the environment and knowledge of Telugu, the widely spoken language of the block, were likely to be an asset in his efforts to establish rapport with the local population.

The selection of villages was based on three criteria. The first criterion was the assessment of the needs of the villagers based on factors, such as low infrastructure, depressed economic levels, and health and nutritional deficiencies. Grama Vikas commissioned a baseline survey of between sixty and seventy villages with funding from the British aid agency, OXFAM. The purpose of the survey was to estimate the number and names of villages most in need of development initiatives and specify the nature of the initial intervention or "entry point".

The second criterion was the relative absence of a wide diversity on the basis of caste, religion and class in the selected villages so as to minimize conflict. Although Grama Vikas recognized that conflict is inevitable in village society, it hoped that a prudent selection of villages would reduce the amount of conflict that the organization would encounter or enable it to be contained at a level that would not

hamper Grama Vikas's functioning.

The third criterion was the support of the local population. This support was determined not on the basis of clientele acceptance of development benefits alone, but their contribution and those of village leaders and wealthy landowners, in terms of time, physical effort or material resources, to Grama Vikas's efforts. Grama Vikas was less concerned with available infrastructure, such as communication facilities than it was with manpower resources, client motivation and encouragement from all sections of the village population. Grama Vikas initially selected seven villages for implementation of its programs in 1980 and gradually extended its coverage to the present twenty-three.

Philosophy

Alleviation of poverty is the basic objective of Grama Vikas. In its brochure, the full statement containing this goal reads, "its basic objective is to relieve any form of poverty in rural parts and thus promote social justice without any discrimination based on considerations of caste, creed or religion".⁶ The second objective is the development of local organizations which is implied in Grama Vikas's belief that alleviation of poverty is possible only through leadership development and collective action. The brochure states,

Grama Vikas firmly believes that the battle against poverty can be successfully fought only when people learn to work together and think and plan their own development through *collective action* (italics mine). All programmes of Grama Vikas are therefore basically catalytic in nature designed to stimulate community action for all round development. The goal of Grama Vikas is to ensure that its

⁶Grama Vikas, Grama Vikas in Rural Development, Available from 222, 3rd Main, Seventh Block Jayanagar, Bangalore 560011, n.d., 3.

efforts in the direction of remedying existing socio-economic imbalances in society are continued after a period of time by the people themselves, through their own self-induced and self-energised volition.⁷

Grama Vikas intended its role, as it stated, to be that of a catalyst and limited to training clients for the leadership they must eventually display and strengthening local organizations to enable them to implement programs. The parent organization, it believes, must leave the project area once these capacities are developed. The development effort must be collective, not only in the sense of the clients and organization working together but also through the collective collaboration of the clients themselves.

Grama Vikas views economic development as a sustained effort by all participants to revive the potential of land and labor and not as the giving of alms. The role of the NGO is to provide direction and minimal inputs. Grama Vikas expressly rejected a development orientation which would call for large-input programs and programmatic diversification into several sectors of operation. It believes that the development effort has to be based on what clients can do rather than what the NGO can provide. Grama Vikas deviated from this principle only in its program for children which is almost completely serviced by Grama Vikas. It will be described later.

Grama Vikas believes that the efficacy of the development effort will be enhanced if the clients have their own resources also invested in the effort. It, therefore, recommended that contribution be made not only by the organization, through the implementation of development programs, but also by the clients in the

⁷Ibid.

form of physical labor, investment of time and, if possible, monetary resources too. It also recommended that the organization's management style be designed to encourage cooperation and discourage hierarchy.

The accompanying guidelines for organizational functioning stipulated, first, the compulsory residence of leaders and all staff in the villages to which they are assigned; second, the needs of the clients as the basis for all program planning; third, the use of locally available material resources and supplies when required as for example, in building construction; and, fourth, the inclusion of men, women and children as participants in the planning and implementation of development programs.

Grama Vikas has two roles. It is an intermediary between the government and the clients. It is an independent NGO in the sense that it funds and plans programs without assistance from the government. As an intermediary it seeks to provide linkages between the clients and the government for effective communication on the planning and implementation of government programs and assist in ensuring that clients receive the benefits to which they are entitled. As an independent NGO it attempts to provide opportunities for income generation and some infrastructural development wherever the program design calls for it. In its role as an independent NGO, it also provides services but it is largely limited to the program for children. The only service it provides for its programs for the adult target population is the provision of credit.

Program Components

Nutrition Program

Malnutrition is a familiar problem in rural India and the baseline survey

conducted in the villages of Mulbagal block identified this as a possible area of intervention. Grama Vikas responded to it and began its work with a Nutrition Program for children below six years of age. Dr. Iyer's personal views and beliefs also supported a development effort aimed at the very young, since their potential mental and physical capabilities would be negatively affected by the lack of a proper diet. A report was prepared in early 1980 recommending the provision of nutritional food for children aged between 6 months and 5 years.

Nutritional centers, called balwadis (children's centers), began operation in 1980. In the first phase, between 1980 and 1981, seven balwadis were constructed, one per village, and teachers appointed to serve food and care for the approximately 600 children at these centers. Grama Vikas gradually increased the number of villages covered by the balwadis and, at present, 21 villages have these centers with an average of sixty children per center.

The major nutritional requirements of each child are met while the child is at the center from nine o'clock in the morning to four o'clock in the afternoon everyday of the week, and the balance of the requirements is expected to be provided by the parents in the late evening meal at home. Since the children are at these centers for the major part of the day, several educational and recreational activities are planned in addition to feeding. The nutritional diet is put together with locally grown ingredients in order to ensure that the diet can be provided by the families of the children even after they leave the balwadis at the age of six.

The broad objectives of the program are, first, to reduce the incidence of malnutrition in the project area; second, to provide nutrition education to the mothers of the children; and, third, to institutionalize the balwadis so that they become

permanent centers in the villages even after Grama Vikas leaves the project area.

The Sponsorship Program

Grama Vikas extended its emphasis on children's programs to the Sponsorship Program for children between the ages of six and twelve. Grama Vikas believed that, for economic reasons, children between these ages are denied the opportunity of an uninterrupted education. They usually drop out of school to help their parents in agricultural activities or other occupations to augment family income. Grama Vikas recognized the lack of alternative means of education to that of full time day schools provided by the government, and decided to conduct night schools so that education need not be sacrificed. At six o'clock every evening, for three hours, six days a week, children participate in a variety of activities including literacy training, crafts and music and small economic programs, such as kitchen gardening. The children are provided with an evening meal and a set of clothing.

The Sponsorship Program is also referred to as the CCF Program. The CCF Program got its name from the scheme managed by the Christian Children's Fund (CCF), headquartered in the United States. Under this program, an individual donor can sponsor a poor child, and the sum of money thus given is expected to cover all expenses incurred for that child, including food, clothing and education. CCF implements this program through NGOs in India, one of which is Grama Vikas. Both CCF and Grama Vikas are intermediaries between the sponsor and the child. While CCF receives and controls distribution of the funds to the NGO, Grama Vikas undertakes the selection of beneficiaries, financial management and implementation of the program.

The program is operating in sixteen villages and benefits about 600 children. The objectives are, first, to provide opportunities for children to develop skills and leadership abilities so that they can assume responsibility later and sustain rural development in the long term and, second, to reduce the economic burden on the family by meeting a major part of the maintenance needs of at least one child in the designated age group per target group family⁸.

Social Forestry Program

Dr. Iyer's believes that one of the concerns that development should address is the preservation of the environment. His attention to social forestry as a program to be implemented by the clients stemmed from the established opinion that the effect of drought conditions can be minimized by steps taken to prevent soil erosion and grow trees of economic value. Dr. Iyer's expertise in forestry was no less a contributory factor in the emphasis on social forestry. So far, this program has been implemented to benefit the clients through three different mechanisms. First, seeds and seedlings of specified species are collected by Grama Vikas's clients and supplied to private industry for their soil conservation program. This was done only once, at the beginning of the program. Since then, private industry, in relation to Grama Vikas's social forestry program, has operated in an advisory capacity only.

Second, Grama Vikas is participant in the Government of Karnataka's social forestry scheme. Grama Vikas's clients raise a number of species for sale to the

⁸ According to Grama Vikas's rules, not more than two children per family can participate in the program

forestry department⁹. Third, for economic benefit, clients are encouraged to grow fruit trees and trees providing fuel and fodder. These are grown wherever land is available, for example, on community land, around individual houses and around Grama Vikas maintained balwadi buildings.

Broadly, the objectives of the program are, first, to increase the economic productivity of the land; second, to increase employment potential and income through the pursuit of social forestry as a secondary occupation, especially in times of drought when agricultural employment is scarce; and, third, to generate awareness of the several values of forestry as an ecological asset so that existing vegetation is also maintained.

Small Economic Programs

Two features define the nature of this program. First, most of the Small Economic Programs are concentrated in the field of agriculture and allied activities and small "business" producing goods for the local market, because there is no traditional occupation of primary importance in the project area. Second, none of the programs undertaken in this category are large, either in monetary terms or geographical coverage. The monetary investment per program is usually between \$10 and \$250 and the geographical area covered is usually below one acre.

Grama Vikas's original intention of implementing large input programs as components of an integrated rural development program was abandoned at the planning stage. Leadership interactions with clients revealed that the latter were

⁹For a more extensive description of the government scheme see chapter 3.

relatively unexposed to development initiatives, and the extent of client mobilization and participation in programs was unlikely to be commensurate with the scale of investment. Since intense client participation and the stability of rural organizations are the pivots of Grama Vikas's efforts, programs had to be designed to accommodate client capacities.

Among the Small Economic Programs that are encouraged are sheep raising, kitchen gardening, plant nurseries, activities related to sericulture, such as the hiring out of cocoon raising baskets, spice making and brick making. Since a number of these programs are undertaken by the women in the project area, they will be described in detail in later chapters. The objective of these programs are, first, to explore the viability of programs which can evolve as a substantial source of income for client families; second, to increase awareness among client groups about the technical and financial management of programs; and third, to infuse a cooperative spirit in program implementation to ensure good returns and continuity of programs.

Operational Strategies

Figure 4.2 shows the strategies that Grama Vikas pursues in fulfilment of its brokerage role, its service role and its role as an independent NGO.¹⁰ To distinguish its operations for its adult clients from those intended for the children, its service role is shown separately. As a broker, it attempts to ensure access for its

¹⁰ Although a NGO's operations may contain some elements of a service role, a service role refers to a major orientation of a NGO. Grama Vikas's role as an independent NGO does contain one element of a service strategy, namely, the provision of capital to the clients. However, service is not its major orientation with reference to its work with the adult target population.

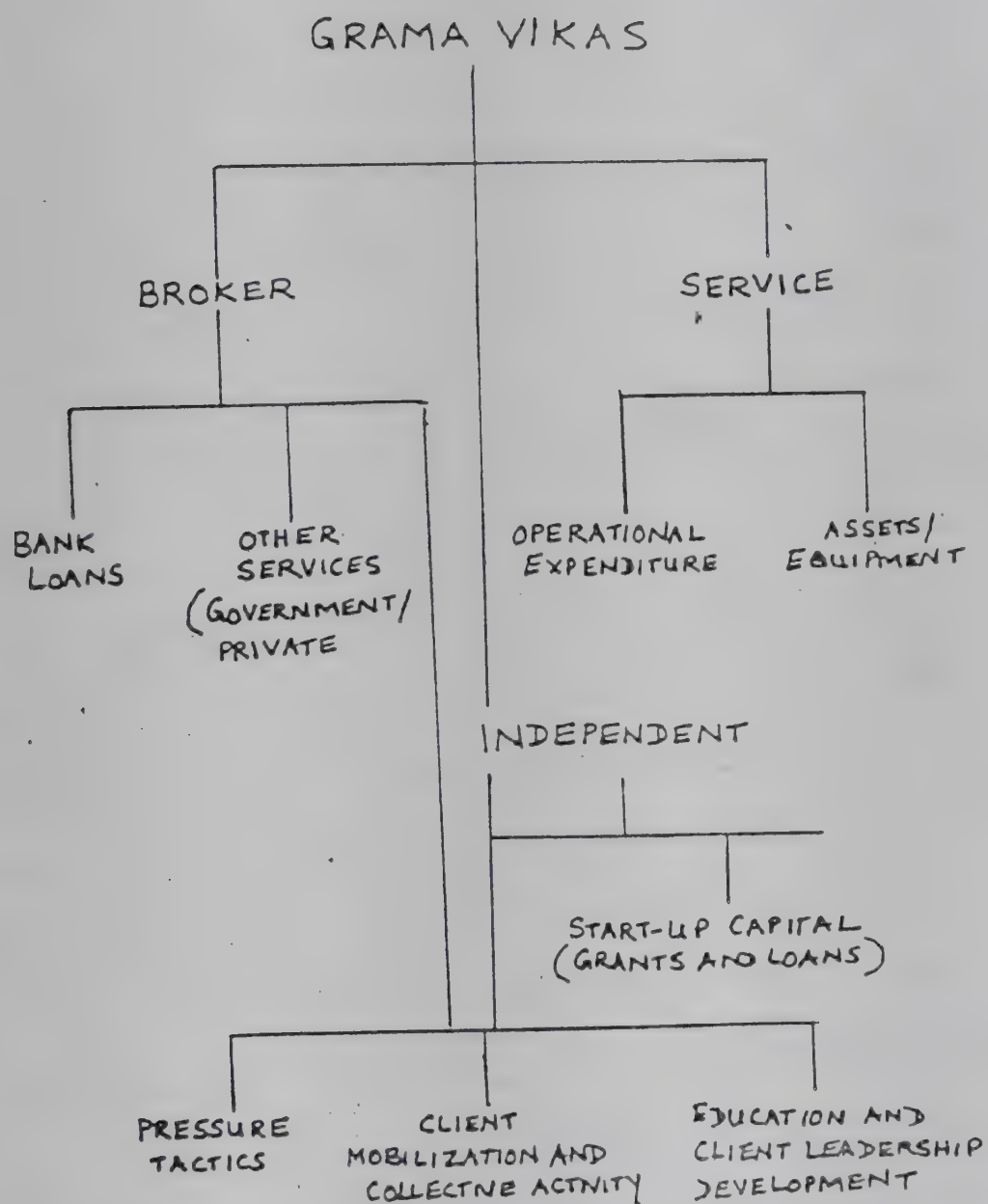


FIGURE 4.2

OPERATIONAL STRATEGIES OF GRAMA VIKAS

clients primarily to bank loans and subsidies given by the government to which they are entitled. As an independent NGO, it provides grants and loans from its own funds. Common to both roles is client mobilization for development of rural groups, pressure group activities and education/awareness efforts. In its service role, it provides grants for buildings, operational costs and equipment. Its strategies as an independent NGO and common independent NGO/broker strategies will be discussed briefly here. They will be discussed in detail later along with strategies associated with its brokerage role. Its service role will be outlined here and will not be referred to later as it pertains to Grama Vikas's program for children.

Grants and loans are given to client groups as start-up capital for Small Economic Programs. Client groups repay loans when the programs become self sustaining and generate profits. Grants are also given in the form of buildings and equipment to run the balwadis and the Sponsorship Program. Indeed, the entire Nutrition and Sponsorship Programs are grants and all capital and operational expenditure related to them, including teachers' salaries, is borne by Grama Vikas.

The buildings for the balwadis are village assets and each includes a main building, teachers quarters and a kitchen. In selected villages, Grama Vikas has also built living quarters for program staff other than teachers, guest rooms etc. All these will become the property of the villages in which they are located and the responsibility for their maintenance given to the village organizations in the expectation that they will continue the programs that Grama Vikas started.

Although the major part of the capital expenditure for the balwadis was borne by Grama Vikas, its stipulation that some investment towards it must be made by the village population elicited contributions in several forms. The land for all the

balwadi buildings was donated either directly by a rich farmer or bought and given to Grama Vikas by villagers who had pooled their resources. The buildings were constructed by the villagers themselves and each person contributed a day's free labor. Contributions also came in the form of building materials, such as brick and granite which is found in large quantities in Kolar district.

The rural groups which Grama Vikas has organized are called sanghas (groups). Each sangha consists of about 20 members. There are mixed and gender-differentiated sanghas depending on the internal dynamics of the group. Grama Vikas began mobilization in gender-differentiated groups as a compromise to patriarchal village society. However, it expects that each sangha will reach a stage in its evolution, through cooperative endeavors among members, when such differentiation will no longer be necessary. At present only two sanghas in the project area have reached that stage and combined to form one mixed sangha.

Meetings of the sanghas are usually scheduled once a week. Membership in the sangha is mandatory for participation in Grama Vikas's Small Economic Programs. Although it has assisted non-members to gain access to government loans, its clients for government assistance also are largely sangha members.

Grama Vikas's aim of ultimately institutionalizing the rural sanghas has been effected through structural reorganization and the gradual decentralization of responsibility. Figure 4.3 shows this evolution through three stages. In the first stage, Grama Vikas was the apex body with total control over funds and administration of programs. In the second stage, an apex Federation consisting largely of representatives of rural men's sanghas was formed and given the responsibility to approve funding and supervise the implementation of programs

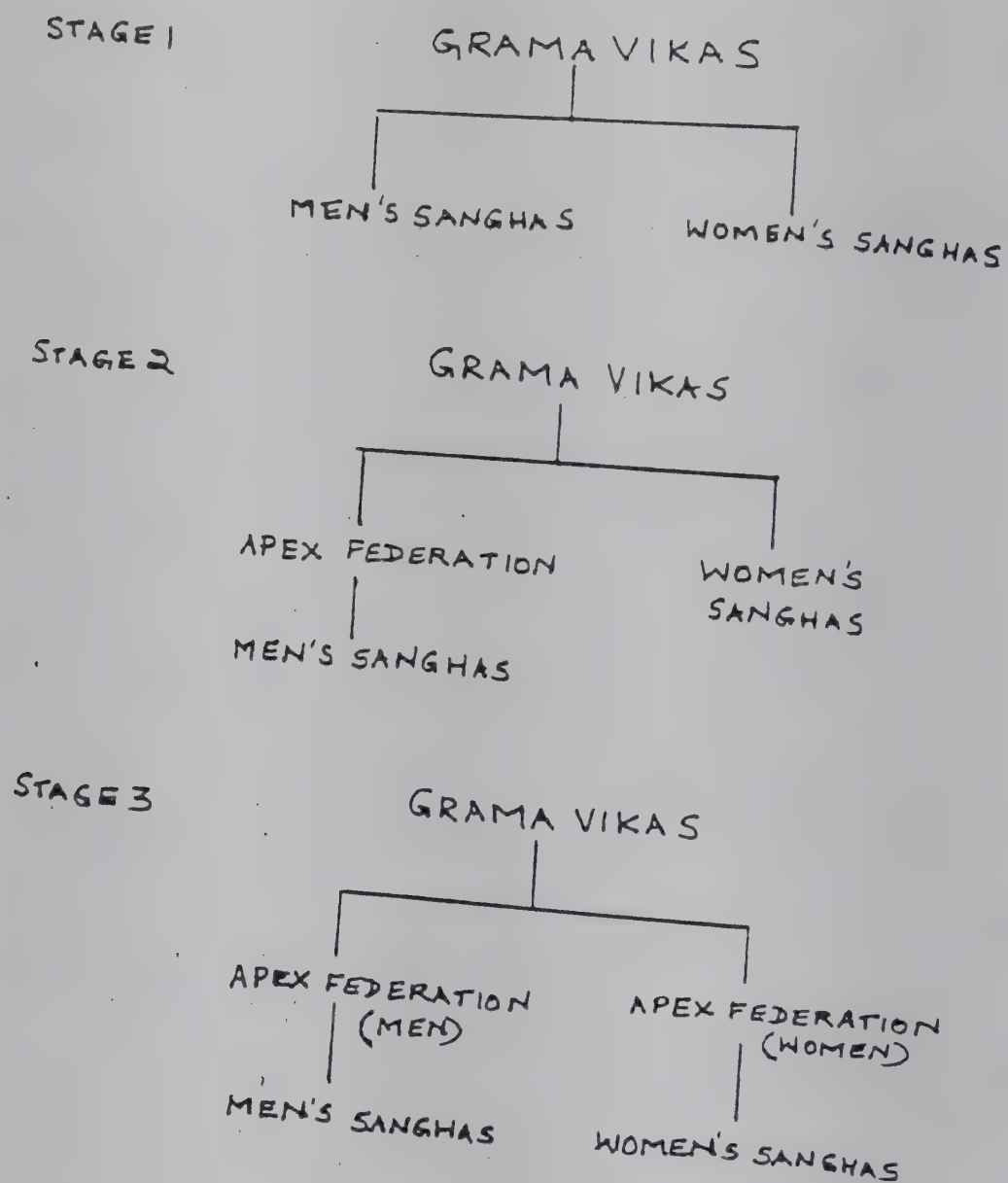


FIGURE 4.3
EVOLUTION OF GRAMA VIKAS
RURAL GROUPS' STRUCTURE

involving the members of the men's sanghas.

The Federation was registered under the Karnataka Societies Registration Act in 1984 which entitled it to receive and raise funds on its own. Grama Vikas channels its funding for the men's sanghas through the Federation, although it retains an advisory and supervisory role through the presence of some of its staff on the Governing Body of the Federation. The Governing Body, consisting of twelve members, meets once a month. The General Body, consisting of representatives of men's sanghas, meets once in six months.

In the third stage, a Federation for women's sanghas was also formed. Until then Grama Vikas was responsible for all funding and financial and administrative management of the programs given to women's sanghas. Since the idea of a women's Federation was mooted only in 1986 and put into effect in the middle of 1987, the terms of its operation have not been fully set forth. What Grama Vikas envisaged its responsibilities to be will be discussed in later chapters.

Although Grama Vikas uses pressure to draw attention to the problems of its rural clients, its tactics are limited to lobbying with government and other officials and persistent urging of the appropriate authorities to respond to requests. For the most part, members of sanghas themselves are involved in this process although they receive the sanction of Grama Vikas and are occasionally accompanied by their staff on their visits to the authorities. However, more militant expressions of discontent, such as threats and demonstrations, are not encouraged. Since, on many occasions, women have been at the forefront of protests, examples of when and what tactics have been used will be described in later chapters.

Education and awareness efforts underlie all of Grama Vikas's work. They

are either incorporated into the program design at the discretion of the leadership in consultation with the clients, or supportive. Examples of the former include trips to other NGO program locations for general observation of their work or informal training of relevance to the clients. "Awareness camps" for information dissemination on political issues and government programs of relevance are included in the latter category. Invited speakers at such camps include local government officials, political leaders and prominent individuals whose expertise, in the opinion of the Grama Vikas leadership, would be useful.

Target Groups

Economic level is the major criterion for the selection of target groups. On this basis, Grama Vikas's target groups include small and marginal farmers and landless laborers. The decision to determine if a family qualifies for inclusion is based, for two reasons, on Grama Vikas's own evaluation of the situation concerning the family.

First, in an area mainly dependent on tank irrigation, the official criterion for categorizing families on the basis of landownership is restrictive for Grama Vikas's purposes. The criterion does not accommodate previously tank irrigated land which is incapable of producing subsistence income when tanks go dry and the land is no longer irrigated. Therefore, farmers with a large acreage originally under, but no longer sustained by, tank irrigation could be poverty-stricken and qualify for participation in Grama Vikas's programs. Second, landownership data are unreliable because of the deliberate falsification of land information and outdated because transfers of ownership and parcelling of land among members of a family are not

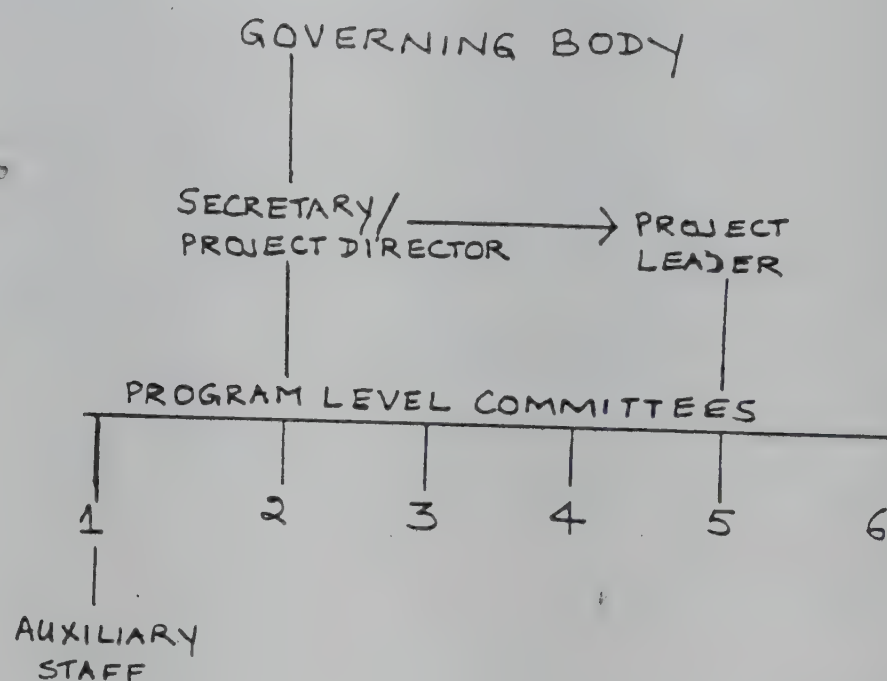
frequently recorded. Grama Vikas's decision on which family qualifies is based on its own verification of the official records and assessment of the real economic condition of the concerned family.

All members of a qualified family are entitled to participate in Grama Vikas's programs. As already mentioned, women and children are targeted separately. For the most part, Grama Vikas has adhered to the restriction on the basis of economic level in its selection process. However, exceptions have been made on the grounds of program viability and, in the case of women, gender concerns have occasionally taken precedence over economic criteria. In either case, group consensus is a prerequisite for "admission."

Administrative Structure

Figure 4.4 shows the structure of Grama Vikas's main organization including that of its program level staff. The Governing Body has nine members. It has a largely formal role, with little or no influence in program planning or implementation, which is the responsibility of Dr. Iyer, his staff and clients. However, the background of the current members of the Governing Body reveals a wide expertise that Grama Vikas can, and does, find valuable. Of the nine members, two are retired officers of the Indian Administrative Service; one is a medical doctor; one is **Deputy** Inspector General of Police; two are experts in forestry, including Dr. Iyer; one is a nutritionist; and one is a health adviser. Raj Iyer, who is also on the Governing Body, represents the field staff. Two of the members are women.

Dr. Iyer is the Secretary and Project Director, and Raj Iyer is the Project Leader of Grama Vikas. The Project Director is responsible for maintaining contacts



1. NUTRITION.
2. CCF
3. WOMEN'S SANGHAS
4. MEN'S SANGHAS
5. AGRO-FORESTRY
6. EDUCATION AND ECONOMIC ACTION FOR DEVELOPMENT AND CHANGE (RURAL EXTENSION)

FIGURE 4.4
GRAMA VIKAS ADMINISTRATIVE STRUCTURE

with donor agencies and local financing bodies. Both the Project Director and Project Leader supervise the staff and program operations in the field. They are directly responsible for the planning and implementation of the Nutrition and Sponsorship Programs. With regard to other programs, as a result of gradual financial and administrative devolution of responsibility to the sanghas and their Federations, the Project Director and Project Leader retain an advisory and supervisory role but are not committed to participating in their day to day implementation.

The program staff of Grama Vikas number about sixty, 90 percent of whom are women. The staff can be categorized into program specific and program/area specific. In general, the staff, including program specific personnel, are non-technical because the programs focus on client mobilization and awareness. To the extent that Grama Vikas may need to provide services occasionally for its programs targeting adult clients also, such as, technical support in nutrition education or veterinary health, it seeks the advice and services of personnel outside the organization.

The fifty balwadi teachers and five rural extension workers are program/area specific and the Women's Program Coordinator and Nutrition Program Coordinator are program specific. There are two or three teachers per balwadi, and they are completely responsible for all duties related to the running of the Nutrition and Sponsorship Programs in the villages under their jurisdiction. The duties include the purchase of ingredients for food and monitoring of its preparation to conform to nutritional requirements, serving food to the children, report writing on the progress of the programs, ensuring regular attendance and formal and informal teaching of the children.

Extension officers have several responsibilities. Broadly, these include

identification of qualified target group families, organizing them into groups and monitoring the implementation of programs. They also bring clients and government personnel into contact with each other. They render advice and assistance in the management of sanghas both in their structure and implementation of programs. Each extension officer covers about five villages. The Nutrition Program Coordinator monitors the Nutrition Program in the entire project area, including managerial, personnel and operational aspects. The Women's Program Coordinator supervises the work of all the women's sanghas.

The distinctions in staff responsibilities noted above are more formal than real, and in actual operations there is considerable blurring of jurisdictions and roles. While balwadi teachers are formally designated as such and assigned to particular centers, they are also the primary organizers of the women's sanghas and are subject to frequent transfers among centers. Their role as organizers of women's sanghas will be elaborated in subsequent chapters. Similarly, extension officers are often involved in decisions formally outside their authority and operations of programs other than the ones over which they have responsibility.

The auxiliary staff of Grama Vikas mainly include cooks and other kitchen help. There are no other administrative staff. The program staff keep the accounts relating to their programs and the Federation of men's sanghas has taken over the accounting of the economic programs for which funds are channelled through it. Dr. Iyer is incharge of requesting funding from the concerned agency and budgeting. Typing of reports and other such administrative tasks requiring specialized services are arranged through commercial channels as required. The staff travel within and outside the project area by public transportation.

The administrative structure at the program level reflects, to some degree, Grama Vikas's decision to involve different categories of program personnel in the decision-making process of all programs. The Secretary/Project Director and Project Leader head six Program Level Committees. Each Program Level Committee consists of representatives of balwadi teachers, extension workers, men's sanghas and women's sanghas. There are six to eight members per committee and each committee has a Program Level Officer who is a very senior member of the Grama Vikas staff. Each Committee is responsible for policy making, planning, implementation, monitoring and internal evaluation of its program.

The structure at the field level has gone through two phases. The first phase up to 1985 did not include the village clients in the decision-making bodies although the sanghas were fully operative. To promote grassroots involvement as part of the overall decentralization process, the structure was changed in 1986 to include representatives of the men's and women's sanghas.

Meetings of the Governing Body are held every quarter, usually in Bangalore. Program Level Committee meetings are normally scheduled once in two months and may be called more often if special issues or problems warrant. Extension workers meet once a month and the teachers alone meet quarterly although the difficulty of coordinating a single meeting with such a large number has prompted Grama Vikas to divide the balwadi centers into four geographical clusters. Meetings now take place between teachers of centers in the same cluster only. With a considerable decentralization of responsibility both to the staff and the sanghas, the meeting structure is largely informal and discretionary.

In general, the basic qualification for all program staff is a high school

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In general, the basic qualification for all program staff is a high school

education. In addition, Grama Vikas emphasizes the ability and willingness to live and work in the villages. All its staff members have undergone some period of either formal training in training institutions across the state, or informal training in Grama Vikas itself if they have had previous experience in a similar capacity elsewhere.

Funding

Grama Vikas is funded by a number of international sources. Details of sources and approximate amounts is presented in Table 4.4. In addition to main sources identified in Table 4.4., Grama Vikas has also received funds at different times from Society For Those Who Have Less (Australia). Government assistance for the IRDP program through Grama Vikas total about \$500,000. Programs are budgeted periodically and commitment periods vary from one to three years. Funding agencies require receipt of reports from the NGOs on the progress of the programs. The periodicity of reports depends on the requirements of the funding agencies and it varies from quarterly to yearly. The writing of these reports is the responsibility of selected Grama Vikas program staff, but reports are translated from the vernacular and edited by Dr. Iyer before despatch.

Table 4.4. International funding

Program	Funding Agency	Total Amount as of February 1987
Nutrition	NOVIB (The Netherlands)	\$329,412
Sponsorship	CCF (US)	\$274,500

"Table 4.4.--Continued."

Program	Funding Agency	Total Amount as of February 1987
Small Economic Programs and all activities of the women's sanghas	Community Aid Abroad (Australia)	\$ 11,764
Education and Economic Action for Development and Change (EDAC)*	NOVIB (The Netherlands)	\$ 62,745
Agro forestry	Hope International Development Agency (Canada)	\$ 15,600
Land purchases, baseline surveys, etc.	OXFAM (UK)	\$ 15,686

Source: Raj Iyer, Grama Vikas, Mulbagal Taluk, Kolar District.

*Includes funding for men's sanghas, programs selected by them and salaries of extension workers.

Networking

Grama Vikas networks with the government, FEVORD-K and other NGOs mainly in Karnataka. Vertical networking with the government is accomplished through Grama Vikas's brokerage function and formal and informal contacts with government officials who are in touch with NGOs in an advisory capacity. Informal contacts are made, for example, at awareness camps. Horizontal networking is accomplished through collaboration with FEVORD-K and other NGOs on training programs, seminars and workshops for their staff and exposure trips for their clients.

Summary

Grama Vikas's programs are designed to achieve integrated economic development of the family through benefits to man, woman and child. Although the Nutrition Program, which includes feeding and nutrition education, marked the entry of Grama Vikas into rural development and still has the largest funding, programming has evolved to emphasize the educational and organizational aspects of not only nutrition, but other components of rural development also. This has been manifested in two ways.

First, in order to generate self-reliance among the adult clients and awareness of and exposure to management of programs, Grama Vikas concentrated on initiating low investment economic programs rather than large programs requiring training and other technical support. Second, Grama Vikas intended that through the organizational development of sanghas, clients will be encouraged to accord a high priority for values of participation, teamwork and unity, not just economic gain. Group development for Grama Vikas is more than a strategy--it is expected to lead to the establishment of rural organizations.

Grama Vikas intended these strategies to provide opportunities for women not just to increase their income, but also for them to gain more confidence in their capacities and address gender issues. In subsequent chapters, the extent to which women have responded to organizational initiatives is examined. The constraints, organizational and other, which restrict Grama Vikas's capabilities to reach women, is also dealt with.

CHAPTER 5

WOMEN'S PROGRAMS

Introduction

The selection and design of women's programs by the NGOs was based on their respective approaches to economic development. The India Development Service (IDS) view of such development was training to enhance the technical skills of the women, provision of services to support the establishment of lucrative enterprises and brokering of existing government services. Such an approach envisaged a fairly extensive role for the NGO since it included the provision of services and NGO managerial and technical expertise in ongoing program operations. The Grama Vikas view of economic development was the design of programs to accommodate the personal and managerial capacity of the clients. Such a view envisaged a limited role of the NGO which confined it to providing overall direction and initial monetary assistance to the clients.

This chapter shows how these different approaches manifested themselves in the design and operations of the women's programs of IDS and Grama Vikas. It also shows in what way and to what extent the clients can expect to receive additional income and what secondary benefits, if any, they gain from participation in such programs. The extent to which program design and operational strategies promote leadership capacity and collective power is discussed in chapter 6 because these aspects belong more appropriately to group development and the individual woman's attitude to the group. Parts One and Two examine the programs of IDS and Grama Vikas respectively. The summary at the end of the chapter assesses the comparative

efficacy of the two NGOs in designing programs to enhance the primary benefit, that is, income generation, and secondary benefits.

PART ONE

India Development Service

Introduction

In IDS, traditional role considerations have largely, although not solely, governed the selection of projects. In IDS's gender- differentiated projects based on economically integrated occupations, such as weaving, and supplemental income generation, such as dairying, women's roles are separate but critical to the continuance of these occupations. Projects, such as health awareness, recognize the traditional responsibility of women in family health care. In gender-integrated projects, such as Social Forestry, women's roles are less clearly defined although IDS's observation of their role in such projects has revealed the greater participation of women than men. This section on IDS, will examine the Dairy, Spinners, Health, Leather and Social Forestry Projects. Approximately 300 women participate in IDS projects. This figure fluctuates widely because of the erratic participation, and the actual number of "active" participants, that is, those who attend group meetings regularly, may number about 200.

Project Components

The Dairy Project

The rationale for selecting dairy as a viable project was based on, first, the

evidence of low returns from agriculture and the consequent need for a subsidiary source of income; second, the existence of an established tradition for animal husbandry in this area including sheep, cows, buffaloes and goats; and third, the potential for milk marketing in nearby towns. As has been extensively discussed in earlier chapters, the frequency with which scarcity conditions occur in the district and block results in intermittent employment and income for cultivators and agricultural laborers. Male agricultural laborers earn between Rs.6-8 (\$0.47-0.62) per day and women agricultural laborers between Rs.3-5 (\$0.23-0.39) per day. The wage rate varies according to the season and demand for labor and the income depends on the number of days of available employment and proximity to irrigated land.

Livestock raising, although a tradition, has also been negatively affected by drought. The lack of fodder and water and the resultant susceptibility of animals to disease, has either caused death or distress sales of livestock, and has reduced the bovine population in the area. Even the surviving animals do not produce enough milk of good quality. Although there is demand for milk, its marketing is highly unsystematic and informal and subject to the monopoly of a few influential and economically advantaged people.

In recognition of the variety of difficulties facing the poor in the Medleri cluster, IDS began a Dairy Project in 1981. The project consisted of four components introduced at different times: the brokering of livestock loans from the government for interested members of the dairy committee; milk marketing through dairy primary societies¹ and adjunct training; fodder development; and veterinary education and

¹Primary societies are the name given to structure through which milk is received, tested and sold. All societies have a building, refrigeration and milk testing

services. Women were involved in all four components and assisted by men in fodder development and veterinary education and services.

When the project was begun in 1981, dairy committees were formed for organizing women. Committee membership was open to any woman over eighteen years of age and resident in a village where IDS had plans to introduce the project whether or not she owned a milk animal. IDS offered to introduce those members who did not own an animal or wanted additional animals to bank officials, and assist them with bank procedures for receiving loans under the Government of India's Integrated Rural Development Program (IRDP). IDS expected that all members would participate in establishing dairy societies and supply milk. The average amount of loan given under IRDP is about Rs.2500-3000 (\$200-250). For scheduled castes and tribes, IRDP provides a subsidy of thirty percent of the amount financed.

However, IDS's early experience in project implementation revealed that money given as loans was often misused. It was used to cover more immediate expenses, such as the repaying of debts, and was not reserved for buying dairy animals. Consequently, IDS decided to suspend its role as broker in this aspect, at least temporarily, leaving future resumption of this effort open. Dairy members had, of course, the option to approach the bank on their own. In the light of this shift in policy, the criterion for committee membership was changed and membership restricted to women who already owned at least one milk animal.

Milk marketing was the second aspect introduced at the inception of the project. Earlier, unorganized marketing resulted in the exploitation of poor women.

equipment.

Although marketing potential existed in nearby towns, milk animal owners, especially women, were unable to afford the time or expense of travelling the distance. They depended on village consumers to buy the milk. The village as a market was, however, highly unreliable because of the limited and fluctuating demand and unsympathetic consumers. Owners of small village restaurants, who were the major consumers, were often unreasonable to poor suppliers. Milk was rejected, sometimes on trivial grounds, and payment postponed. In addition, poor women depended on middlemen to collect the milk from them and credit the payment directly to the bank but the money was frequently pocketed by these "agents".

The first dairy Primary society was opened in 1981. Subsequently, six other villages had a Primary society each. An Apex society was formed in one of the villages to combine the milk supply of three Primary societies and save on time and transportation costs to the town. Buildings were leased in the villages to accommodate the refrigeration and storage equipment. All dairy personnel are women. Each society has a secretary to maintain accounts, conduct meetings of the dairy committee, assist women appointed as milk testers, and perform other tasks related to the running of the society from time to time. The secretary, who may or may not be a committee member herself, is required to be a resident of the village in which the society is located and must have had enough education to help her in the job. Her salary is Rs.150 per month (\$11.75). One dairy member is given the responsibility for delivering the milk to consumers in Ranebennur everyday. She is reimbursed for bus fare and is paid a nominal "honorarium". All costs including salaries, rent, supplies and chemicals for milk testing are to be met by IDS until profits from the sale of milk can sustain the the societies.

Participation in the supply and marketing of milk is restricted to women. They are required to deliver the milk to the societies personally and receive payment, directly, once a week. In the early days of the project, of the total 290 members of all the committees combined, the actual suppliers of milk numbered eighty. The rest of the members had either no milk animals or were selling their milk to village consumers. Subsequently, to increase the supply of milk to the dairy, IDS stipulated that committee members with milking animals had to supply the dairy at least once a day. In addition, to maintain the high volume, it permitted non-members, who were usually families with superior and more productive animals, to supply milk.

The milk suppliers receive between Rs.2.50 -3.00 (\$0.19-0.23) per litre of milk depending on its quality. The milk is measured and tested for its fat content on the premises. The society gets approximately Rs.0.30 (\$0.02) as profit after its sale. By June 1985, 105 litres of milk a day were being supplied to the societies and marketed mainly in the town of Ranebennur. However, milk supply steadily decreased after that and at present, all but one of the societies, the Medleri society, have closed. As of January 1987, this society was receiving thirty litres of milk per day. Even prior to 1985, milk supply to the societies was very erratic.² The often month to month fluctuation in income generated, hampered their capacity to sustain enough profits to cover their costs even with IDS financial support. Even the accounts of the Medleri society, which is claimed to have become completely self sustaining, reveal that its position is insecure and its future uncertain.

²IDS records reveal that for a one year period from January 1984 to October 1984, milk supply fluctuated widely. It declined from 250 litres in January 1984 to 50 litres in May 1984 and rose again to 105 litres in October 1984.

The societies have been unable to sustain themselves for several reasons. First, staff dishonesty resulted in the embezzlement of society funds. Second, severe drought conditions resulting in poor animal health reduced the quantity of available milk overall. Third, the dependence of the societies on large volume of milk supplied by a few non-member women could not sustain them in the long run. These women who belonged to families with some control over the village marketing network derived no real economic advantage from supplying to the dairy and could afford to withdraw supply at any time. Fourth, disillusionment of committee members with the withdrawal of IDS from its role in brokering livestock loans from the bank had gradually reduced the level of their interest in supplying milk to the dairy. Most of the women had become members of the committees because of IDS's offer of assisting them with obtaining loans.

The negative impact of poor animal health on production of milk had been recognized by IDS at the inception of the project and it introduced the third component of the Dairy Project which included veterinary services and education, in 1981, at the same time as milk marketing. This component has three kinds of functionaries. They are, the veterinary doctors and their assistants, the village veterinary workers (VVs), and the dairy educators, in descending order of expertise. The dairy educators were, however, introduced into the project in 1986 after marketing subsidies to the societies were withdrawn. The provision of veterinary services early in the project could not, however, significantly improve the productivity of the animals to make a difference to the quantity of milk supplied to the societies.

The dairy educators, who are all women, are members of the dairy

committees. Each Primary society is represented by one or two dairy educators. The dairy educators' positions are retained only so long as the Primary society they represent is still functioning. They are the non-technical advisory staff and their duties include visiting six houses in the village per day to educate women cattle owners on veterinary care, discussing the requirements for cattle medicine with the owners and providing it at rates subsidized by IDS.

Interested committee members and all dairy educators receive training in basic veterinary care for three to five days at the government dairy agricultural training center. Dairy educators alone also receive on the job training from the Dairy Project Officer one day in the week. They are paid Rs 50 (\$3.90) a month presently by IDS, through the dairy committee, which is expected to be covered by profits of the Primary societies if and when they register profits.

Detailed technical advice and specific treatment is referred by the dairy educators to the VVWs. VVWs are resident village youth. IDS arranges for their training either at government institutions or by a veterinary doctor who visits the project area once in three months. VVWs are more conversant with technical aspects of veterinary care, such as breeding practices, than dairy educators and can perform artificial inseminations. They are also expected to monitor constantly the health of the cattle in the homes of the owners. The veterinary doctor, usually male, provides detailed diagnosis and treatment of more complicated diseases that are beyond the expertise of the VVWs and can be summoned at the request of the dairy committees whenever he is not in the project area.

The fourth component of the project is fodder production. This is implemented in two ways. First, IDS has been given large tracts of government land

for the cultivation of fodder. Second, this component of the Dairy Project is closely coordinated with the Social Forestry Project for the growing of fodder producing species. A total of fourteen villages, including two with fodder farms, are involved in growing fodder.

Under DPAP, the Government of Karnataka has given IDS twenty-five acres of land in Aremallapur village and four and a half acres in Medleri village. The Aremallapur fodder farm is managed by a committee of eight women and four men all landless laborers with no livestock assets. Each is paid a wage of Rs.7 (\$0.55) per day. They are supervised by a Fodder Development Assistant, an IDS employee. The fodder grown on this farm is sold to cattle owners in the village with the surplus for sale in Ranebennur. The profits from the sale of fodder, when they are registered, is intended to support the farms. The fodder is for the use of the committee members when and if they buy dairy animals and establish a dairy society. The Medleri farm is smaller and managed by the Medleri society committee members. The fodder, which is available only to them, is sold at subsidized rates by IDS. The fodder farms are expected to be managed by their respective committees even after IDS leaves the project area.

Under the Social Forestry Project, fodder plants are raised by families on individual plots near their homes and on land available in the village. Women participate extensively in this project and are almost exclusively involved in nursery raising on individual plots.

The impact of the Dairy Project on the lives of poor women can be examined in terms of its income generating potential, the promotion of education and awareness among the women and time and labor saving measures. The establishment

of dairy societies have several advantages in terms of their income generating potential. First, they can ensure a steady marketing channel which can eliminate, or at least decrease, the uncertainty involved in supplying to the existing customer network which the poor cannot control.

Second, the scientific testing process ensures a consistent rate for milk according to its quality thus protecting the suppliers against rejection based on arbitrary assessment of the quality of the milk and consumers against fraud by individual suppliers who dilute the milk. Third, women are protected against irregular payments and loss of income resulting from the stranglehold of middlemen. However, the income generating potential has been largely eroded by the erratic functioning of the societies. The number of factors involved in ensuring that the societies function effectively are many. They include both the internal functioning of the societies and external factors, such as milk supply. IDS has to ensure a certain minimum level of milk supply. To ensure that, it has to provide adequate animal health care and fodder and control climatic conditions. Despite extensive services and financial support, IDS is unable to control all these factors.

In terms of the generation of awareness, the stipulation that the societies, in transactions with suppliers, would deal only with women gave the women the opportunity for understanding economic transactions and control over income. Before the existence of the societies, women did not usually go out into the village to sell milk and receive payment.

The other three components of the project are supportive. They are intended to explore means to increase the production of milk and are not independently income generating except for potential profits from the sale of surplus fodder. They are

largely intended to educate women in areas with which they were not conversant before. Women have been given considerable opportunities for technical training and some general education as well as for decision-making as dairy educators and milk testers.

The introduction of accessible and frequent veterinary advising and treatment within the villages and the more convenient availability of fodder is helpful to the extent that they increase the number of services available to the women in the area. Veterinary services provided by the government were the only source of treatment for the animals in the villages but were irregular and inefficient. IDS's provision of these services has not, as yet, increased the overall availability of milk to the level necessary to sustain the Primary societies. For fodder, women had to walk long distances and leave their homes very early in the morning. At least in the project village with the large fodder farm, the easier access to fodder has reduced the physical hardship for IDS's women clients.

Spinners Project

Implemented through spinners committees, this project was established in 1984-85. Over a period of two years, spinners committees have been formed in five villages. IDS assists between seventy and seventy-five spinners in the Medleri cluster. These spinners constitute about 4 percent of the spinners' population in the area. The project is intended to secure women in their traditional occupation. Since the occupation is integrated, women's role in it is critical, and for project viability, the integration of the occupation necessitates integration of this assistance with that given to weavers and shepherds. While weavers and spinners are resident in the village,

shepherds lead a nomadic life and migrate with their flocks to grazing areas fifty or sixty miles from the cluster in search of fodder.

There are two reasons why IDS considered this to be a feasible project. First, there is a shortage of wool in the area. There are approximately 24,000 sheep in the cluster. About 400 sheep are required to produce wool for one weaver. With over 600 weavers in the cluster, there is enough wool for only ten percent of them. Each weaver needs the assistance of two spinners. Therefore, there is enough spinning work for only 120 women. Since there are about 2000 spinners in the cluster, the available wool can sustain employment for only 6 percent of them. It is not unexpected then that spinners have to supplement their earnings with agricultural labor or abandon spinning altogether for agricultural work.

Second, the government infrastructure servicing the entire shepherding community is inadequate and inefficient. There is a lack of technical support for shepherds in the form of health care and fodder for sheep and breeding techniques to improve the quality of wool. The cooperative societies for spinners and weavers are non-functioning entities, lacking equipment and dedicated personnel, and their limited number cannot support more than one-third of the weavers and spinners in the area.³

A spinner's job involves carding and spinning raw wool into yarn which is then woven into kamblis by weavers. The pre-weaving processes of making the tamarind paste for sizing also involve women, assisted by children. The paste is made by washing, drying, crushing and finally grinding the tamarind seeds by hand. While

³Community Aid Abroad, "Feasibility Study to Identify Areas for Government and Non Government Assistance to the Shepherding Community in Central Karnataka", [Typewritten], n.d., IDS Files, Medleri.



the women are making the paste, the weaver starts stretching the warp between two wooden beams secured by stone slabs. The paste is applied to size the warp and strengthen the poor quality yarn to prevent it from breaking. Once the warp is dry, it is rolled up and set on the pit looms for the actual weaving of kamblis.

Most spinners' families live well below the official poverty line of Rs 6,400 (\$ 502) per year per head. In a typical spinner's family consisting of one weaver, two spinners and four children below the age of fifteen, the combined family income from the sale of kamblis for nine months and agricultural labor for three months would be only Rs. 3,798 (\$298). The average quality of kambli that can be produced in a week would have a cash value of about Rs.40 each and a family produces four to six kamblis a week. A spinner's labor is worth Rs.2 (\$0.15) for spinning an average of 500 grams of wool per eight-hour working day. The cash value of the spinner's labor is incorporated into the price of the kamblis.

IDS has brokered institutional credit for the spinners as well as encouraged and directed the formation of chit funds (rotating credit schemes) to enable women to buy wool easily. In the chit fund scheme, all members make an initial contribution--the amount varying among committees--which is matched by funds from IDS. This combined amount serves as rotating credit from which some members selected by lottery every week are given loans of a fixed value. Repayment with interest has to be done in weekly instalments in order to maintain enough in the fund at all times to enable its circulation.

Spinners have been assisted with improved technology for wool spinning, exploring ways to store the wool and product improvement and marketing although credit is the most important component of the project. Spinners required access to

reliable credit sources for two reasons. First, they were exploited by unscrupulous wool merchants. Spinners were charged several times the market rate for wool, that is, 53 percent more if they paid cash and 130 percent more if they bought wool on credit.

Spinners invariably bought wool on credit because of low cash supply, which pushed them into a cycle of indebtedness. Merchants were also at liberty to cancel supply of wool at any time pending clearance of debts. They would also cheat the spinners on quality and weight of the wool. Second, the limited monetary resources prevented spinners from being able to buy wool in large quantities and were deprived of it during shortages caused by drought conditions. The value of the loans extended to them by the bank is Rs. 1,500 (\$118) and the repayment period ranges from three months to one year, although the bank is not rigid in its enforcement.

IDS is considering the introduction of improved technology in spinning wheels which is labor saving and more productive and also improves the quality of the yarn. The spinning wheel presently used is worked by hand, produces coarse yarn, and drastically limits the amount of wool a woman can spin in a day. Measures to store the wool are being explored to tide over shortages during drought and women have been introduced to the idea of training in methods to improve the appearance of the kambli. IDS has also commissioned surveys to examine the potential for product diversification and marketing to train women to produce a variety of goods.

By far the most important advantage of the Spinners Project is the access to institutional credit because it has infused some degree of economic responsibility in the spinners, and reduced the control of the wool merchant on his clients in three

ways. First, women are not restricted to buying wool from one source only and can search the market for the best price and quality; second, all borrowers are required to open bank accounts over which they have control and there is an organized accounting procedure; third, the interest rates are moderate and fixed, are based on income criteria and are not exploitative as those charged by the wool merchants; and, fourth, spinners can buy wool in large quantities and store it.

More than 40 percent of the spinners targeted for assistance have received loans and the process of brokering loans for the rest is going on. Although the chit fund scheme also provides access to credit, it is, especially from the spinners' point of view, less advantageous than institutional credit because the value of the loans received from it is only about 15 percent of the value of the institutional credit.

Ultimately, the access to credit in the Spinners Project is only one step in the potential enhancement of income for the spinners. Spinning is one part of a family integrated occupation and income enhancement is dependent on other processes as well, such as weaving and marketing of the product. Especially since the value of a spinner's labor is incorporated into the price of the kambli, increased income from the sale of kamblis does not necessarily accrue to the spinner, although, obviously, the credit assistance to her has much to do with that increase.

The Health Project

The Health Project, which covers twenty-one villages of the project area, consists of providing preventive services and dissemination of health education among the village population. The preventive services are provided with the help of government supported structures for immunization of children and referrals for cases

of illness for adults and children. The main thrust of the project is, however, the training of female Village Health Workers (VHWs) in health care, sanitation and nutrition. The project was begun in 1981. There are a total of twenty-four VHWs in the project area and the jurisdiction of every VHW includes 200 to 250 households.

Each VHW is required to visit six houses per day educating the families, mainly the women in the household, on health issues, surveying sanitary conditions in the household, noting cases and causes of illness and deaths, collecting demographic information pertaining to the families and discussing family planning measures. They are also expected to discuss preventive measures for communicable diseases with visual aids, such as charts, recommend home medicinal remedies and distribute samples of food which can be prepared with locally grown ingredients for malnourished children. They may even perform deliveries.

The VHWs receive ten days relevant initial instruction, and then participate in training on the job once a week with the Health Project Officer. The VHWs, who are part-time workers, are paid Rs. 50 (\$4) per month as stipend in addition to travel expenses to Ranebennur where their training is held once a week. IDS has been paying their salaries and expenses so far with the expectation that the VHWs will eventually be able to generate nominal earnings by selling weaning food, rendering simple first aid and conducting deliveries.

As is evident from the nature of the project, the main purpose is building awareness among the functionaries and the general population and not of direct income generation. IDS stresses, however, that maintenance of good health of the population prevents loss of workdays and wages due to illness. Therefore, while income is not directly enhanced, it need not be reduced if the working population can

remain fit for work.

The women selected as VHWs are usually middle-aged, living with and usually supported by grown children if they are too old to work. Those fit for work are helpers in the government day care centers in the villages or are agricultural laborers. IDS's intention in enlisting the participation of such women was to, first, encourage their active contribution to the community in a service required by the population; second, help them identify a potential source of income especially if they are too old to go out and work on a regular basis; and, third, channel their existing potential, as some of them were already midwives, and subsequent training into organized health services to the villages.

At the present time the Health Project is mainly intended to train the VHW's and during their training they get on the job experience through house visits. The rural population in turn receives the benefit of much needed health awareness and education and some minimal services that VHWs can provide. The potential of the health project to generate income for the VHWs depends on the demand for their services and the payment they can receive, although whatever the extent of demand, any income they receive will augment their monetary resources. At the moment they receive their stipend from IDS and therefore, are dependent on IDS

Leather Project

The production of leather goods in the villages is both a caste-specific and gender-specific occupation. Traditionally, leather work is restricted to men and is a scheduled caste occupation because it is viewed as low status. Scheduled caste women in the cluster, including the wives of leather workers, are agricultural

laborers. IDS first introduced leather training among scheduled caste males in the project area. The potential of this project as a result of this experience was encouraging, and IDS decided not only to include scheduled caste women as trainees but to reserve the participation in the project exclusively for them. IDS's intention in encouraging the development of this skill among scheduled caste women was to introduce them to a more steady and profitable source of income than agricultural labor. The goal of the project is to train the women so that they can eventually establish their own small enterprises for the village and Ranebennur markets.

Training is the major component of this project. It was begun in 1986, and at present four women are being trained to make slippers in the leather unit in Medleri. The training is of two years duration and includes basic literacy, product manufacturing and marketing. In the first year, the women are taught to make the product as also trained to create a variety of styles. The second year is devoted to improvements in quality and marketing of the products. The women get a stipend of Rs.150 (\$11.76) for the duration of their training. The Government of Karnataka pays the stipend in the first year and the Government of India pays it in the second year. The Government of India also pays for the instructor's salaries, raw materials and equipment. IDS only selects the trainees and supervises the running of the unit. At the end of the training the women are expected to establish their own units and market their products.

The potential of this project can be examined from two angles: income generation and supportive benefits. The income generating potential of the project is as yet untested because the women are still trainees at the time of this writing. Their stipend alone, however, is substantial and double the amount they would earn as

agricultural laborers. The income generating potential of the project is dependent on several factors. It is dependent on the capacity of the product to withstand competition.

Although the second year of the training is devoted to marketing the product, the quality of leather supplied to trainees for their work is not superior, therefore, their products are not selling well at the moment. There are established and good quality brands manufactured through superior technology already available in the village and at Ranebennur. The trainees have to understand marketing procedures and the quality control aspects of production. Although the women are enthusiastic, that they fully understand all the aspects involved in establishing a successful business is not altogether certain.

The supportive benefits women would receive from being able to establish independent leather units near their homes rather than engage in agricultural labor are, more congenial working conditions and reduced disruption of their lives and those of their children. For example, young children can stay with their mothers during the day and older children do not have to drop out of school to assume baby-sitting responsibilities. Both the income generation and supportive benefits will be manifested only if the women establish their businesses and the businesses have been operating for some time. Before the women can make a success of their business they will need additional managerial support. However, as a first step, the training women receive not only gives them an opportunity to learn a skill, but, more significantly, to cross the gender defined occupational barrier to women working with leather.

Social Forestry

The rationale for the Social Forestry Project has already been explained in chapter 3. A combination of government support, minimal financial and infrastructural inputs and management capacity makes the project a popular intervention for NGOs in Karnataka. Initially, members of the IDS nursery committee were men since women were not specifically targeted for participation in this project. However, in monitoring the project, IDS staff noted that although men appeared for the committee meetings, their wives and other female members of their families were nurturing the plants. Subsequently, special efforts were made to "recruit" women into the committees and encourage them to participate in the meetings also.

The intention of the project is, first, to generate an additional source of income particularly for the landless agricultural labor and, second, as described earlier, to support the fodder development component of the Dairy Project. Since it does not require particular skill or expertise on the part of the participants, even the marginal monetary benefit they receive by selling the seedlings to the forest department gives them some economic support.

PART TWO

Grama Vikas

Introduction

Grama Vikas targets approximately 300 women for participation in its programs. Grama Vikas extends loans to women's sanghas to undertake collective and individual programs in the category of Small Economic Programs. Grama Vikas

gives loans to each sangha for the collective implementation of a program. The profits from these collective programs accrue to the sangha fund. The main objective of the sangha fund is to provide capital to members of the sangha to implement programs so that they can gradually reduce their dependence on Grama Vikas for loans.

Grama Vikas also extends loans for individual programs to members of the sanghas for individual management and implementation of the programs. Profits from such individual programs accrue to the concerned sangha member, although she may decide to give some of it to the sangha fund. These mechanisms will be described in detail later. Most of the women participating in these programs are agricultural laborers. In addition to financing individual and collective programs, Grama Vikas also brokers loans from the bank for both members and non-members of sanghas. This process will be described in chapter 7.

Collective Programs

Chandrika Program

Chandrikas are cocoon raising baskets used in sericulture which is popular in the wet lands of the project area. However, there is considerable inter-village variation in the popularity of this activity, and, therefore, not all women's sanghas have found the chandrika program viable. It is implemented by about 40 percent of the women's sanghas.

Approximately fifty to seventy chandrikas are required for one crop of 300 layers of cocoon eggs supported by mulberry grown on one acre of land. Each chandrika is used only for four days in a cropping season and its purchase price is about Rs. 50 (\$4). Its short-term use does not make its purchase cost effective and,

therefore, sericulture farmers prefer to rent it rather than buy it. The program, implemented collectively by sanghas, involves the bulk purchase of chandrikas by each sangha for renting out to the farmers and profits are received from such rentals.

The loan amounts to the sanghas vary between Rs. 1500-3600 (\$118-235) depending on the number of chandrikas a group may wish to purchase, a decision based on the management capabilities of the members of the concerned sangha and the amount of storage space available. Most often, the chandrikas are stacked against the walls of the homes of members. Chandrikas are rented out at the rate of Rs. 0.50 (\$0.04) each per day and group members take it by turns every month to assume responsibility for rentals, records maintenance, and accounts. The member in charge gets an "honorarium" of Rs. 0.10 (about one cent) per chandrika rented out. How long these chandrikas last depends on use and maintenance. Under conditions of normal wear and tear, they last between one and a half to two years. They can be sold as firewood eventually.

The amount of profit generated depends on two main factors. They are, the demand for the chandrikas and the enterprise of members in locating potential renters. Under ideal weather conditions, with a thriving sericulture crop and enterprising members, no chandrika should remain idle any day of the month. With a loan amount of Rs.3,000 (\$235) for sixty chandrikas, a profit can be realized in about five months after repayment of the loan and payment of the maximum honorarium of Rs.42 (\$3.29) per month to the members in charge of rentals.

However, the demand for chandrikas fluctuates and drops drastically in severe drought years unless farmers have private irrigation facilities. On an average, therefore, sangha profit is realized between one and a half to two years into the

program. The average profit a sangha can expect from the program for the first loan amount is between Rs. 200-300 and the average honorarium a member receives is Rs.10-15 (\$0.78-1.17) a month. The sale of chandrikas as firewood fetches about Rs.100 (\$7.84) for the sangha fund.

This program is popular with the women's sanghas because it is lucrative and does not require skill or much time, only some degree of alertness and enterprise. Although this is a collective program for the benefit of the sangha, individual women also receive some cash benefit in the form of the honorarium. Individual women also benefit from the experience in economic responsibility and program management.

Food Preparation Program

As already mentioned in chapter 4, Grama Vikas bears all the costs of running their balwadis in the project area, including the food for the children. In the Food Preparation Program, women's sanghas prepare the ingredients for use in food cooked in balwadi kitchens. The ingredients prepared include various spices and avalakki (broken rice). Avalakki is made by boiling, grinding and drying paddy. For making avalakki, Grama Vikas extends loans of around Rs.1,000 (\$78) to the sanghas for purchase of the paddy, costs of firewood, transportation to the mill and charges for grinding and members' labor costs. The program is implemented once a month over two days to supply the kitchens of all the balwadis. Grama Vikas purchases the product and profits accrue to the sangha fund. The operating mechanisms for preparing different foods and spices are the same although the loan and profit amounts vary.

The sanghas which elect to participate in the program receive profits of

around Rs.150-175 (\$11.75-13.75) each time they prepare one of the ingredients. Grama Vikas pays one to two percent more than the market rate per kilogram of the products to support the fund raising efforts of the sanghas. The economic benefits of this program are manifest because, first, there is a market for the products; second, Grama Vikas is able to pay a rate higher than the market rate; and third, Grama Vikas does not enforce rigid quality control standards.

The long-term income generating potential of this program depends on the existence of an alternate market once Grama Vikas leaves the project area. It also depends on the capacity of the sanghas to withstand competition from established traders with better quality products and control of the marketing channels to the villages and nearby towns. That Grama Vikas has sufficiently explored these long-range perspectives is not entirely clear. For the moment, however, the program augments the capital base of the sanghas and they can always use that capital to implement other viable programs after Grama Vikas leaves the area.

Grama Vikas hopes that the Food Preparation Program, in addition to generating profit, will be permanently integrated with the Nutrition Program after its own withdrawal from the project area. It expects the women's sanghas to take over the running of the balwadis and continue to supply its kitchens, as they do now, in addition to marketing the products for profit. However, that the balwadis will continue to function after Grama Vikas withdraws is in no way certain. In the opinion of the sangha members, the scale of the management expertise and time required to run the balwadis, presently in charge of trained Grama Vikas staff, is beyond their capacity. Since the continuity of balwadis cannot be guaranteed, for Grama Vikas to expect the integration of the Food Preparation Program with the Nutrition Program is

a little premature.

Livestock Raising Program

Livestock included as part of this program are sheep and pigs. In the pig raising program, the women's sanghas receive a loan from Grama Vikas for the purchase of a pig. Profits, of about Rs 250 (\$19.60), are generated after approximately a year from the sale of the pig and its offspring. One sangha member is given responsibility for raising it and is given one of the offspring as reward for her effort. Existing sangha funds pay for pig food.

For sheep raising, availability of space to house the sheep determine the number of sheep to be purchased and loan amounts vary accordingly. They range between Rs.200-7000 (\$15.68-550). Time taken to realise profits vary between four months and five years. However, this program has had very uneven success among the sanghas largely because both Grama Vikas and sangha members overestimated the capacity of the sanghas. Inadequate care for the sheep and lack of member support resulted in losses.

Land Leasing Program

The mortgaging of land in return for cash to cover immediate expenses as a result of adverse economic circumstances is widespread among the poor in rural areas. The perpetual debt cycle prevents individuals from paying off their debts and recovering possession of their lands. Consequently, moneylenders obtain enormous economic advantage from the cultivation of the land and the increase in its value. Since many sanghas members have mortgaged their land and are unable to recover it,

Grama Vikas has extended loans to sanghas to enable them to pay off the debts of the concerned sangha member and get the land released. In return, the member is expected to release it for the sangha's use for an agreed period, usually between two and five years, for the cultivation of crops, such as potatoes and paddy, and nursery raising under the Social Forestry Program to generate profit for the sangha fund.

This program has the combined benefit of restoring the land to the owner who otherwise might not have been able to get it released and of profit generation for the sangha.

Individual Programs

One Sheep Program

Grama Vikas gives interested sangha members loans of between Rs.150 (\$11.76) and Rs.200 (\$15.68) for the purchase of one sheep. The sheep is raised for three months and its sale produces a profit of Rs.15-30. Members of several sanghas have taken advantage of these loans because of its short-term profit potential and the minimal expense of time and effort. The member simply takes the sheep to graze while she is engaged in agricultural labor.

Ad hoc programs

Included in this category are one-time, non recurring programs, collective or individual, offered, for example, during the lean agricultural season whenever agricultural employment is scarce or if funds other than regular donor funds become available. An example of a collective program under this category is the enlisting of women's sanghas' members to help in the balwadi kitchens if there is a demand and a

supply of labor. On one occasion, eighteen members of one of the women's sanghas took turns to help in the balwadi kitchen in one program village for seven months during a drought year. The cost of their labor was Rs.2 (\$0.15) per day and the sangha collected Rs.400 (\$31.37) for its fund at the end of seven months. On another occasion, a friend of Dr. Iyer donated Rs.2000 (\$157) to Grama Vikas. Dr. Iyer, at his discretion, distributed the amount among ten women of one of the sanghas as capital for individual economic programs of their choice. The women selected a variety of programs. They included the establishment of a small shop in the village and a laundry service and flowers vending. Some were successful, others not so.

The collective program of balwadi helpers was not only intended to generate capital for the sangha but also to give women the exposure to balwadi kitchen management. However, as mentioned earlier, dependence of a Small Economic Program on the Nutrition Program cannot ensure the future of either and can only last as long as Grama Vikas remains in the project area. Ad hoc individual programs are discretionary by their very nature, and the extent of their potential is specific to the program undertaken and not consistent.

Summary

This chapter examined the income generating potential of the programs of IDS and Grama Vikas. In the case of IDS, since the operational goals and design of each project are different, the potential of each project is also different. However, the assessment of the cumulative potential of all the projects will indicate whether IDS's approach is in fact conducive to enhancing the income of its clients. In the case of Grama Vikas, the operational goals and design of programs are similar, therefore, the

potential of each program, as far as generating income is concerned, is not vastly different.

All of IDS's projects are designed to generate income only in the long-term. The projects in which training is the main component cannot in any case show potential at this time. This chapter has shown the necessary ingredients which have to be added to the existing services in each project for them to realize their potential in the long-term. However, projects which have an integrated component structure, such as the Dairy Project, hinder the realization of their potential even in the long-term. The transformation of the expected potential into tangible cash benefits is dependent on the coordinated success or congruence of the different components of the project.

In the Dairy Project, the scale and complexity of the management of the components impedes congruence. As far as the viability of the dairy societies is concerned, the quantity of milk supplied has to be at a certain minimum level. For this level to be maintained, the productivity of the livestock of the suppliers should not be negatively affected. If the productivity of livestock is to be maintained, animal health care and fodder availability has to be adequate and/or environmental factors, such as drought, have to be under control.

In addition, internal management problems of the dairy societies have to be solved. The NGO has to be in full control of each component, and this is a tall order for even the most committed and equipped leadership and staff. The design of this project calls for a very large scale of operations and a simultaneous thrust in several sectors. Both these factors require extensive support and capabilities of the NGO which IDS could not and still cannot fulfill and that is why the societies frequently

encounter problems. The failure of any one component can affect the efficacy of the project as a whole.

In the case of the Spinners Project, the assistance the spinners receive in gaining access to credit is significant in terms of the potential for increased income in the long-term. In this sense, this project is the most promising of all IDS's projects. Only the first step in this process of creating potential has been taken. It is the first step in reestablishing control of a community over their traditional occupation--a control which had been lost due to economic conditions and market forces.

In contrast to the long-term and, in most cases, uncertain income-generating potential of IDS's projects, Grama Vikas's programs are designed to display success and failure in terms of profit generation in a relatively short-term. The management requirements of most of the Small Economic Programs are few and accommodate the capacities of the clients. Largely because these programs are self-contained and do not have multiple components which need coordination, the failure of one or a few of them does not have repercussions on the others or affect the viability of the program in general. The success or failure of the program is more likely to depend on the will and enterprise of the members of sanghas than on Grama Vikas's capabilities since it is not really involved in the ongoing implementation of the programs.

This chapter has shown that some elements of program design, such as multiple components, can negatively affect program potential to generate income for the clients. It has also shown how certain operational strategies, such as training, while providing much needed skills to the women, cannot in themselves reveal income generating potential unless they are supported by other services to help women establish their own enterprises. It is only after this is done that their potential

can be gauged.

There is, however, one critical operational strategy that this chapter has not touched upon, which is the formation of groups. This aspect is the focus of the next chapter. As the chapter shows, group functioning and members' attitude towards their participation in the groups have critical implications for program success and sustainability in terms of its income generating potential. In addition, the groups' participation in implementation, elements of innovative program design which can themselves enhance group feeling and member support for the group, and establishment of non-program related structures are important aspects for consideration in the development of leadership capacity and collective power among women.

CHAPTER 6

WOMEN'S GROUPS

Introduction

In India Development Service (IDS), there are between ten and fifteen exclusively women's committees with fifteen to twenty members each. In Grama Vikas, there are twenty-three women's sanghas with twenty to twenty-five members each. Given the large number of groups in both the NGO's it is only to be expected that there will be variations in their nature and levels of efficacy depending partially on factors peculiar to each. Internal factors, such as the background of women constituting the groups, or external influences, such as the politics of the villages in which the groups are located, play a part. The main purpose of this chapter is, however, to examine the functioning of the groups as effected by NGO efforts and to locate such factors as are common among all the groups.

The efficacy of groups in the two NGOs has to be examined in reference to the priorities in the development of poor women noted in chapter 1. The functioning of women's groups affects program success in terms of the potential of the projects to generate income because projects are implemented by the groups. However, group development itself depends on innovative mechanisms of program design which help to encourage mutual support of women in the group. The mechanisms for group development reveal their potential to effect collective action and ultimately emerge as "people's organizations". The functioning of groups also reveal whether leadership capacity is actively fostered among the women in the group or it is left to chance.

These aspects are discussed both in terms of program-related mechanisms

and non-program related mechanisms that the NGOs have devised. Part One outlines client groups of IDS and Part Two discusses the sanghas of Grama Vikas. A summary at the end of the chapter compares the development of the groups in the two project areas in terms of their capacity to implement projects but particularly, in terms of their potential for leadership and collective action.

PART ONE

India Development Service

Origin of Groups--An Introduction

IDS organized client committees as a strategy to implement the projects that it had selected. Since the committees were project specific, the process of organizing each committee was different. Spinners were part of a preexisting occupational group in the villages. They were approached by the community organizers of IDS to form committees to explore means to increase their income in their traditional occupation. The dairy committee members were a multi-caste group although most were engaged in agricultural labor. The IDS organizers approached them to explore alternate means to generate income, such as dairying. The Community Fodder Farm committee was formed after IDS staff approached landless agricultural laborers to participate. All interested villagers, regardless of caste, were included.

Village Health Workers (VHWs) were selected in a formal process through interviews community organizers called for applications by approaching women directly and through the informal village network. VHWs are a multi-caste group. Some of them were spinners and others were agricultural laborers before joining the

and non-program related mechanisms that the NGOs have devised. Part One outlines client groups of IDS and Part Two discusses the sanghas of Grama Vikas. A summary at the end of the chapter compares the development of the groups in the two project areas in terms of their capacity to implement projects but particularly, in terms of their potential for leadership and collective action.

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training. They practise their traditional occupations in addition to participating in the training. For training in leather work, interested scheduled caste women were asked to join. Four women were selected in Medleri.¹ Although IDS does not explicitly prohibit women from participating in more than one project, it does not encourage this practice. It believes that limited resources should be spread out to as many women as possible and time constraints and domestic responsibilities limit the effective participation of women in more than one project.

The purposes of the committees were many. Some were common to all committees and others were directly related to the goals of the projects with which they were connected. The project related nature of IDS committees resulted in variations in design and style of operations as well as the nature and level of capabilities among the different committees. These will be examined in the sections below.

Communication and Feedback

The committee strategy has been used most effectively by IDS to communicate its project goals and direction and receive feedback from the members on the progress of the projects. It was a convenient method of organizing the women to congregate physically in one place periodically in order for IDS staff to communicate with them. In the dairy committee, the staff informs them of their decisions regarding the establishment of new societies, appointment of functionaries

¹ Although both the Village Health Workers and leather trainees are not officially designated as committees, they are also formed into groups and they sit together to receive instruction.

and purchase of dairy equipment. It receives feedback on marketing issues, milk supply problems, animal health and other interventions related to the project. In the spinning committees, women are informed about government loans and ways to apply for them and feedback is received on the problems associated with this process. In the more technical projects, such as fodder production, training of VHWs and leather workers, formation of committees and groups facilitate technical instruction.

Collective responsibility for income generation

Dairy committees

The dairy committees consist of women who supply milk to their respective Primary societies and two dairy educators per committee, who may or may not also supply milk.² The *raison d'être* of the dairy committees was to organize the marketing of milk to augment individual income and work collectively to increase overall productivity. Also, initially, IDS had intended to provide livestock loans for its members. The interest of the women in maintaining membership, therefore, depended on the individual member's perception of the extent of economic benefit accruing to her.

Although this project could only succeed overall if collective responsibility was maintained and functionaries performed their respective duties, the participants were diverse elements, including non members of the committees, who were not necessarily involved in reciprocal management or financial relationships. The participants included a majority of the committee members who were not involved in

² Details of the operations in the project are given in Chapter 5

the daily operations of the project and whose main function was to supply milk. They received their income from the sale of milk to the dairy. Other participants included the secretary and milk testers who were not required to be members of the committees and who received their income mainly from salaries paid by IDS.

Dairy educators were also paid a salary by IDS, although they could retain their positions only as long as the societies with which they were connected also functioned.³ The economically advantaged milk suppliers, as mentioned in chapter 5, had no stake in the continuance of the societies at all. They were not members of the committees either since such membership was restricted to the target group. Therefore, the extent of the incentive to participate in the project varied from individual to individual and, although IDS intended the purpose of the societies to include both milk marketing and generating increases in productivity, the clients not only did not see this dual purpose but defined purpose on the basis of individual self-interest and not collective benefit. Examples from the Medleri society, the only one still functioning, illustrate this.

The dropout rate in the Medleri committee has been very high. Of the more than 100 members who constituted the dairy committee in 1981, only about fifty women renewed their membership in January 1986 and only twenty percent or less are actually present at committee meetings. Those members who had to sell their milking animals because of unfavorable economic circumstances or whose animals were not at a milking stage felt no incentive to remain members of the committee. They would resume membership when they could supply milk again. Others who

³ In the new dairy societies which have begun operations, IDS continues to pay salaries of the educators although the societies have barely begun milk marketing.

could supply milk but were expecting to obtain loans from the banks through IDS withdrew from membership when IDS ceased brokering loans.

On the other hand, dairy educators and some of the functionaries of the Medleri society, such as milk testers, will continue to function as long as they receive their salaries from IDS as part of the NGO's effort to keep the society working. Therefore, not only are there discrepancies in the amount of income received by different participants in the project regardless of the extent of profits, if at all, realized by the sale of milk, individual economic benefit is not always dependent on collective responsibility to generate profits. While some women continue to receive benefits from IDS, others do not receive any. While some women are assured of an uninterrupted income, either through salaries or inherent economic advantage, others are not. The uneven levels of advantage that committee members receive has divided both the dairy committee and non-member participants and reduced their confidence in being able to cooperate to sustain the functioning of the societies.⁴

Community Fodder Farm (CFF) committee

Since the Community Fodder Farm is an independent component of the Dairy Project its committee, composed of four men and eight women, is concerned with sustaining the farm with profits from the sale of fodder. Since the committee members still depend, for the most part, on IDS for technical facilities and salaries

⁴ IDS has since recognized some of these problems and modified their approach with reference to the new societies that have been established. The functionaries selected by the committees recently formed are expected to render voluntary service until profits can cover their salaries although IDS will assist with their training. However, as mentioned earlier, IDS continues to pay the salaries of the dairy educators selected by the new committees.

and no profits from the sale of fodder have been realized so far, it is difficult to measure the extent to which they will be able to sustain the farm cooperatively and independently of IDS.

However, some mechanisms that have been devised to ensure cooperation are promising and point to a potential for collective management not obvious in other projects. For instance, members of the committee are collectively involved in the functioning of the project and are assigned responsibilities in a way that does not elevate the importance of some over others and they are paid equal wages. To receive equal wages in an environment where men and women work together is a particularly significant step forward for the women because, as agricultural laborers, they had received lower wages than men.

Spinners committees

Members of the spinners committees realize economic benefit in two ways. First, as already explained in chapter 5, they receive their assistance through loans brokered from the nationalized banks by IDS. The banks give loans to individual spinners on the recommendation of IDS, but only after they have verified the creditworthiness of the spinners. As an initial step, the banks asked all members to open accounts. The responsibility for repayment of loans and establishing a good credit record lies with the individual spinner. Since there are six spinners committees in the project area, the number of women in each committee who have been sanctioned loans vary. Membership in the committee neither guarantees sanction of the loans nor, in general, is the committee as an entity held responsible for individual laxity. However, the bank has the discretion to "blacklist" a particular committee and

deny its members further assistance if a few of them consistently default on payments. One committee has in fact been affected in this way.

Second, all members, including potential borrowers and those who do not qualify for loans at all, have access to borrow from capital collected in the chit fund. The committees have devised this credit scheme with the advice and financial assistance of IDS, although it was not a factor, from the spinners' point of view, in the formation of the committees as was IDS's brokering of loans. This credit scheme, as was noted in chapter 5, was introduced to enable members to buy wool for their own use. A chit fund account is maintained in the bank in the names of two members of the committee and cosigned by two members of the IDS staff. The amount of capital available for circulation increases only with the interest that is received from the members and the account in the bank.

The nature of the assistance rendered by IDS in the Spinners Project does not, for the most part, include a collective activity but targets the individual spinner. The work involved as far as dealing with the bank is concerned is applying for the loan, collecting the loan and making payments to the bank periodically. All this can be done, and is done, by the individual spinner herself. She can even buy the wool herself. The design of the Spinners Project, in relation to receipt and use of institutional credit, does not mandate any cooperative activity. However, IDS has suggested that to reduce costs of travel, individual members arrange by turns to purchase wool for all borrowers in the committee. The same procedure has been suggested for the repayment of loans where members take turns to return the instalments of the loans of all the borrowers to the bank.

In terms of economic benefit, the main purpose of the spinners committees

is to ensure that IDS assistance in brokering the loans and credit from the chit fund is available only to legitimate members. From the point of view of the individual spinners themselves, their membership in the committees is valuable to the extent that IDS succeeds in getting them the loans. Since, as noted in chapter 5, the value of the loans the spinners can receive from the chit fund is only about fifteen percent of the value of the institutional credit, it is not sufficient to ensure their continued participation in the committee. The spinners are more interested in the availability of institutional credit. The supportive benefits available to members, including improved technology and training in improving the quality of the product,⁵ are exploratory attempts at the moment. Neither IDS nor the spinners see the potential availability of these benefits as being important reasons for committee membership.

As apparent from the above examination, there is, for the most part, no collective responsibility for income generation in the Spinners Project, or for that matter, in any of IDS's projects. In the Dairy Project there is considerable inequality in the extent of individual responsibility and income generated built into the nature of the project. This has affected the level of commitment that each woman has to continue her participation. In both the dairy and spinners committees, the extent of the member's commitment to continued attendance at meetings or support for the committee is proportionate to the extent of economic benefit she receives as a result of such participation.

Cooperative arrangements worked out by members of the spinners committees to purchase wool and approach bank officials is hoped for and expected

⁵See Chapter 5

but is not critical to the viability of the project. The individual spinner can continue to receive benefits regardless of whether such arrangements exist. To the extent that the chit fund scheme mandates an equal contribution by each spinner and that the fund cannot circulate until loans are repaid regularly there is some degree of cooperation.

This aspect of the Spinners Project is the closest to a project designed cooperation that can help keep the group together. Other than this, there is no commitment to a collective cause or entity prescribed by the design of the project. In the CFF committee, however, an inherent equality of responsibility and wages is likely to support a degree of cooperative enterprise, although as long as IDS continues to pay the wages of the members, their commitment to such cooperation cannot be predicted.

Client Leadership and Decision-Making

Dairy and Community Fodder Farm committees

Leadership in relation to the dairy committees was interpreted by IDS to involve the capacity to manage the dairy societies. However, as already noted, the potential in the one existing society is uncertain and in the new societies it has not yet been displayed. Members of the committee are involved in minimal decision-making on their own. They select the candidates to be interviewed for the dairy educators positions. The dairy educators are interviewed and appointed by IDS staff. The committee members also decide on the allocation of responsibilities among themselves for marketing of the milk, supplied to the dairy societies, to Ranebennur. The Community Fodder Farm committee is supervised by the fodder assistant and since the project involves technical guidance there is not much scope for the members

to make independent decisions at the present time.

Spinners committees

Leadership among the spinners is interpreted in terms of initiatives by them to, first, be informed about government projects applicable to them; second, approach the authorities to gain access to benefits accorded by such projects and; and, third, mobilize and assist other spinners. The purpose of the committees is to assist them in achieving these objectives. IDS assists them directly in the first two objectives. It disseminates information and introduces women to the officials at the bank.

As regards the third objective, there are three ways in which this is achieved. First, IDS directly initiates the process of committee formation; second, it relies on informal processes of village network relations to encourage the women to form new committees; and third, it expects existing committee members, either individually or collectively, to mobilize other spinners. Both the process of initial organizing and subsequent mobilization is facilitated by spinners' acquaintance with each other as a result of the traditional practice among them to congregate in informal groups during the day to spin together.

The design of the project does not provide much opportunity for independent decision-making on the part of the spinners as a collectivity since the benefits and responsibility are accorded to the individual. They have the opportunity to exercise their initiatives in regard to this if they decide to accept IDS's suggestion of allocating responsibilities among themselves to save the costs of travel to purchase wool and repay loans. Spinners take decisions by collective consensus. This is usually the way decisions are taken in village society in general. To the extent that

IDS hopes the group will continue to devise some innovative arrangements to cooperate with each other to make this project a collective effort, the members may be involved in decision-making to a greater degree in the future.

Village Health Workers and leather workers

Leadership in relation to VHWs is interpreted by IDS as the capacity of the women to use successfully their expertise in the service of the community as they are doing now and, as is expected of them, also after IDS leaves the project area. Since the group has been formed largely to facilitate technical instruction to the clients, which includes discussions on health issues, whether the clients will continue with the group and meet to discuss health issues even after IDS leaves is not altogether clear. Although VHWs also perceive their role as a service to the community and intend to continue it even after IDS leaves, it is not certain, however, that they see it as requiring the continuance of the group as an entity. After all, many of them were midwives and functioned independently before IDS began its work in the project area.

As far as the leather workers are concerned, IDS hopes they will become successful small business entrepreneurs and thus their example will encourage other women to undergo training also. The rationale for the small group that trains at the leather center every day to congregate after the training period is over will cease since they are expected to begin operating individual businesses.

Given IDS's perception, client leadership capacity can be measured by the extent to which project goals have been fulfilled. The Dairy Project is, in this sense, clearly encountering problems. The CFF committee potential for cooperative

management of the farm, although promising, has not yet been displayed. Spinners have gained experience in dealing with bank officials and understanding the procedures for obtaining loans as well as in operating the chit fund scheme.

The success of the efforts of members of some of the spinners committees encouraged some other spinners to form one new committee. They approached IDS on their own for assistance in obtaining loans. VHWs have shown their commitment to serving the community and are involved in constant contact with it through regular house visits. However, the extent of their long-term commitment is determined by individual circumstances and level of interest and cannot be generalized. As far as the leather workers are concerned the assessment of their leadership potential is premature since they are still undergoing training.

Since most of IDS's projects involve services to the women, the ongoing participation of the NGO in the implementation of the projects is fairly extensive. Therefore, leadership potential, seen in the context of project related initiatives, will not be revealed as long as the services continue because services make the clients dependent on the NGO. As long as IDS pays salaries and stipends and the enhancement of income for the women is only in this form, no initiative or enterprise on the part of the clients can even be expected. In addition, as long as there is no mechanism to tie NGO assistance to productive enterprise showing measurable potential, such as profits, women will not feel the urgency to display initiative and leadership.

Formalization of committee procedures

Only the dairy committees instituted membership fees. The fee of

Re.1(\$0.07) per year was introduced in order to ensure that participation in committee business was restricted to the target group and among these only to those connected with some aspect of the Dairy Project. Spinners, dairy and CFF committee meetings are scheduled once a week. The two VHW committees' meetings are combined with their ongoing training and are scheduled separately for the two committees once a week and together once a month. Leather workers are required to be present for their training at the leather center from ten o'clock in the morning till five o'clock in the evening for six days in the week. Almost all the groups have instituted a system of sanctions for non-attendance ranging from Re.1 (\$0.07) to Rs.5 (\$0.39) per occasion except for those who have a legitimate reason for absenting themselves. The committee concerned has the discretion to decide if a member is to be penalized.

Meetings usually begin with the concerned IDS staff member coordinating the meeting asking for items to be placed on a written agenda. Although women may place any subject on the agenda, the subjects are usually related to the project that they are involved in. The discussion of personal issues is not encouraged. For instance, in the spinners committee meetings, the staff and the clients discuss the application and repayment of loans and the problems they encounter. The bank statements of those who obtained loans are also examined.

The VHW meetings have one part devoted to formal instruction and the other to examination by the project officer and the instructor of records maintained by each VHW on house visits and discussion of cases. No discussion of subjects outside of those placed on the agenda is permitted. Minutes of the meetings are maintained by the staff since the women are not literate for the most part. They can only sign their names for which they received instruction from IDS.

The formalization of procedures was an important part of IDS's perception of the nature of women's groups. IDS believed that this was a necessary aspect of ensuring, first, that women understand and acknowledge the seriousness of purpose in establishing committees by distinguishing these type of groups from the informal gatherings that they had experience of in the villages before; second, the orderly conduct of project business since the committee was the major forum IDS used to impart training and discuss its policies with the clients; and third, that women received the required experience in organized business operations and meetings in order that committees may function effectively even after IDS leaves.

However, as evident from the functioning of committees, the formalization of procedures cannot bring about a commitment to the group. It can only support orderly functioning if the commitment already exists. The erratic attendance in the dairy committee reveals that formalization can become ineffective if other ways are not found to sustain members' interest in the committees. For example, of the 120 members who had paid a fee of Rs. 5 per person for five years in 1981 for membership to the Medleri dairy committee, less than half were actually supplying milk to the society at the end of that period and only ten or fifteen were attending the meetings regularly.

The attendance has become so erratic that the meeting schedule was changed to once a fortnight. Even then the number of attendees remains very low. Although sanctions were imposed for a while for absenteeism in the dairy committee, they could not prevent the continuous slide in the level of members' interest in the committee and were eventually abandoned. Formalization, therefore, is not significant in itself but only in conjunction with a collective interest already engendered.

PART TWO

Grama Vikas

Origin and Evolution of Sanghas--An Introduction

In Grama Vikas, the sanghas have gone through four stages of evolution. In the first stage, the teachers invited the mothers of children attending the balwadis (children's centers) to discuss the health of the children, their general progress and needs. In the beginning, the Nutrition Program was the most important part of Grama Vikas's work and the feedback from mothers was considered critical to the success of the program. Mothers of the children met the teachers every Friday. Village women traditionally consider Friday to be an auspicious day for important communication and actions, and it was decided by consensus as the meeting day. As is common in many parts of rural and urban India, the meetings began with prayers and cash offerings to the deity. These offerings were pooled together into a fund. At this stage these groups were still informal and unstructured.

Gradually the groups enlarged to include other women who were not involved with the balwadis in any way. Consequently, in the second stage, subjects other than children and their needs were included in the discussions. For example, the women discussed the use to which the group fund could be put. An average of Rs.25 (\$2) was collected every week for the group fund through cash offerings to the deity and initially it was used as revolving loan capital for the individuals in the group. Women used it for personal expenses and were charged an interest of Re.1 (\$0.07) per week. Although subsequently the women considered undertaking small economic programs, the fund at that time was not sufficient to serve as a capital base for such

ventures unless it was allowed to accumulate over a long period of time.

However, Grama Vikas decided to help with augmenting their capital and approached the funding agency with the proposal to extend loans to women to begin small economic projects. When it seemed that funding would be forthcoming, Grama Vikas suggested a more organized structure for the groups to assume responsibility for implementation of projects and maintenance of accounts. Balwadi teachers were inevitably drawn into this process because they were literate and the clients required their assistance. The third stage, from 1982 onwards when international funding was approved, involved the establishment of women's sanghas and the implementation of economic projects, some jointly with men's sanghas. The fourth stage is reached with the establishment of structurally gender-integrated sanghas.

The twenty-three women's sanghas are at various stages of evolution. The majority, in 1987, were in the third stage and implementing economic projects. One sangha entered the fourth stage in 1987 and two are in stage two. The first stage, when sangha establishment was linked to the Nutrition Program and balwadi operations, is absent in the sanghas formed after 1986 because they are no longer linked to the establishment of balwadis as the earlier sanghas were. Grama Vikas has halted the establishment of balwadis in other villages and its assistance to women's sanghas in such villages will begin directly with economic projects. The sanghas have, of course, the option to finance and manage balwadis on their own and Grama Vikas expects the women to attempt this, although it is not a programmatic requirement.

Collective Responsibility

Grama Vikas intended, from the inception of its program work, to encourage collective responsibility among the village population for all its projects after it left the area. Initially, in the first stage of group formation, it was in the form of collective support and involvement in the Nutrition Program as a prelude to the eventual assumption of responsibility for its functioning by the village women. Grama Vikas understood early that such a large scale undertaking required group effort.

When sanghas were finally organized for implementation of small economic projects to benefit women, Grama Vikas did not lose sight of this perspective but incorporated it into the design of the projects to be selected. The essential aspects of this perspective evident in the gradual development of the women's sanghas are collective profit, teamwork, and program management.

In 1983, Grama Vikas began its assistance to women's sanghas with individual projects. The funds were offered on an experimental basis in the form of grants and loans for ad hoc projects. The results, in terms of success and failure of projects, were mixed. More significantly, in terms of Grama Vikas's perspective, the experience was not conducive to the development of collective responsibility for several reasons. Some projects failed because women did not have the management experience to use their capital wisely and they often misused the funds. In addition, the rate of repayment of loans was not consistent among the members of the sanghas and attendance at weekly meetings was very erratic. In general, Grama Vikas realized that women were not responding to the initiative in the way it had hoped. More significantly, in terms of Grama Vikas's perspective, they were not developing any

collective responsibility this way because the focus was on the individual only.

By 1985, Grama Vikas had decided to extend loans for collective projects and limit individual loans largely to those brokered from the banks under regular government projects. It decided to extend them at its discretion to the women of those sanghas which had demonstrated their capability to implement collective projects. Grama Vikas also expected clients to contribute part of the individual profit to the sangha fund. In general, women's sanghas have implemented a greater number of collective projects than individual ones.

Collective projects encourage collective profit. Grama Vikas intended the collective profit to serve not only as rotating capital for women's sanghas to become financially independent in the long run but also as a disincentive for the development of attitudes of individual economic gain. However, Grama Vikas also recognized the need to enhance clients' individual income and permitted the occasional distribution of a part or whole of the collective profit of a particular program among the members of a sangha. In some projects, women have received as much as Rs.100 (\$7.85) each as individual share.

Additionally, individual women receive economic benefit when they are reimbursed for the labor, as in the chandrika program the cost of which is covered by the profits of the project. Therefore, members are encouraged to work for the larger good not only for its own sake but also for their individual advantage since it is tied to their successful participation in achieving collective benefit.

Collective projects also encourage teamwork. The projects are designed such that the amount of profit would depend much on unity of efforts and the fulfilment of responsibilities among sangha members, as in the chandrika project

described in chapter 5. In the Food Preparation Program, if a particular sangha elects to undertake it on a continuing basis, responsibilities are divided monthly among its various members since the volume of ingredients to be prepared does not require the services of all members at one time. The members of the relevant sangha gather at the grounds of the balwadi and work as a team.

In the coconut growing program of approximately one year duration, responsibilities among the twelve members of a particular sangha are divided weekly for watering the nursery. Although, in several of these projects, the sanghas have frequently attempted to employ one of their own members on wages for jobs, such as watering of nurseries, the success of the projects has more often been directly proportionate to the sharing of responsibilities.

Once these cooperative mechanisms were successfully attempted in projects implemented exclusively by women's sanghas, they were extended to joint projects with the men's sanghas. In many crop growing projects, men's sangha members have ploughed the land since this is traditionally a man's job in agricultural operations and have received a part of the profit for their sangha fund. The final stage of cooperation, evident in one program village, has seen the amalgamation of gender-differentiated sanghas into one sangha and their joint implementation of projects and sharing of responsibilities.

Although consistent and more organized gender-integrated cooperation in projects has evolved gradually, women's sanghas enlisted the assistance of men in schemes other than regular income generating projects before such cooperation became institutionalized through the implementation of projects. For instance, many women's sanghas had buildings constructed for their own meetings and for lease to

the men's sanghas or for village use. Members and non-members of men's sanghas, some of whom were relatives of women's sangha members, provided the labor for the construction either free of cost or for wages depending on the agreements with concerned women's sanghas.

The funds from the women's sanghas have financed such construction. These sanghas have also been assisted by loans from Grama Vikas and occasionally by loans or grants from the men's sanghas. The loans have subsequently been repaid with profits of collective projects. There have, therefore, been considerable opportunities for women's sangha members to display cooperative skills and while some of this intention was built into the design of the selected projects necessitating mutual interdependence among members of the sanghas, other means of supporting teamwork were also worked out.

The assigning of responsibilities, the familiarity with different cooperative strategies to maximize profits and inculcate the collective spirit, and the observation of the overall maturing of projects based on gradual improvement in the capacity for cooperation among the members of the women's sanghas and with the men's sanghas, provided the women's sangha members with invaluable experience in program management which they could not have received through the implementation of individual projects. Although projects have not always been successful and both external conditions and human deficiencies have played a part in the failures, these have been part of the process of discovering capacities rather than impediments to further development.

Decision-Making

In the third stage in the evolution of women's sanghas, Grama Vikas suggested that each sangha select some members to assume positions of responsibility in order to facilitate the organized management of projects. Every sangha selected a president, secretary and treasurer and three other members to form the core committee. The sangha members are divided into six sectors according to their residential location in the village and each of the six committee members has jurisdiction over one sector.

The relevant committee member is responsible for assisting the women in her sector with obtaining bank loans and monitoring her repayment capacity and attendance at meetings. In addition, the secretary, president or both, in association with a staff member of Grama Vikas and on behalf of the sangha, maintain the bank account containing the sangha funds. Also, their signatures are placed on loans taken in their individual names but put to collective use as a collective program.⁶ They also have to sign the applications for loans for collective economic projects given to Grama Vikas on behalf of the sanghas and drafted with the help of the balwadi teachers. The treasurer, with the assistance of the teacher, maintains program accounts.

Although the above structure was evolved to introduce a semblance of organization into the sanghas, all members of the sangha have the right to participate in making all decisions regarding selection of projects, their management and use of sangha funds. Therefore, while the functionaries have been selected to manage certain

⁶This process will be explained in Grama Vikas' loan brokering role in Chapter 7.

aspects of sangha operations, they do not thereby have any more control over decision-making in the sangha than the other members.

Both Grama Vikas staff and sangha members may suggest projects for selection and alternate management strategies. In general, the older sanghas have received more guidance from the staff in the this process than the more recent sanghas. In general, the recent sanghas have been able to use the experience of older sanghas as models in the selection of projects and strategies. Occasionally, of course, the projects and strategies cannot be replicated because they do not suit the internal and external circumstances of a particular sangha.

In terms of selection of the appropriate strategy and assigning of responsibilities in individual program implementation, each sangha has to make independent decisions on the extent of its management capacity and members participation in assuming responsibility. Each sangha has also independently considered sanctions to ensure that members fulfill responsibilities associated with program implementation. Some sanghas have expelled non-participating members, while others have denied them individual economic benefits when they are distributed from sangha funds. Still others have found such methods unnecessary and relied on the strength of collective censure to ensure responsibility.

As regards profits of collective projects, members make decisions on how to use them. So far, four different ways in which the profits have been applied by different sanghas can be identified. First, the profits of one program have been used to repay whole or part of the loan on another program whose profits have not been realized quickly. For instance, the profits from the Food Preparation Program were applied towards repaying part of the loan taken for building a sheep pen in the

community sheep raising program. Second, profits of one program have been used as capital to support another program. This is by far the most common of the applications since capital formation to support the continuance of projects is a basic goal of the sanghas.

Third, profit has been used for contribution towards humanitarian purposes. For example, one of sanghas provided funds to cover the cost of sewing the uniforms of the children of one of the balwadis. Grama Vikas's funds cover the provision of the fabric for the uniform but not its sewing, which is expected to be arranged for by the parents. Fourth, as mentioned earlier, profits have been distributed among members as individual economic benefit either in the form of cash or clothes. The decision as to what proportion of the profits is to be retained in the sangha fund and what proportion is to be distributed is also made by the members.

There is, therefore, a wide variety of decisions that sangha members have had the opportunity to make on a collective basis as regards sangha operations. Although members had authority in various forms in their individual capacity prior to participation in the sangha, it was confined to matters affecting their homes and family. The collective control over income and uses to which women have the opportunity to put the income is not only significant in itself, it has given them the opportunity to innovate in ways they could not express or implement before.

All decisions are taken by consensus among members of the sanghas. Grama Vikas has not pressed for a more "modern" method of arriving at decisions, such as voting, in conformity with the attempt at formalization of the structure of the sanghas, because the sanghas feel consensus is more appropriate in the decision-making process since it is the method normally used in village forums in general.

Some degree of imbalance in the rate of participation of each member is inevitably manifest and a more formal process, such as voting, would have ensured the equal participation of all members in the decision-making process. Grama Vikas was, however, interested in emphasizing formalization only to the degree necessary to achieve the goal of successful projects and responsible sanghas. This is further evident in the extent to which procedures for membership and meetings in the sanghas have become flexible.

Formalization of Procedural Aspects of Sangha Functioning

All sanghas have instituted a membership fee. The fee is between Rs.2-5 per person and the amount is decided by the concerned sanghas themselves. The fees collected are placed in the sangha fund. The concept of the fee was introduced, first, to ensure seriousness of purpose among potential sangha members since they are more likely to have a stake in the sangha if they have made a contribution to it and, second, to safeguard sangha interests by restricting participation only to legitimate members.

As already noted, regular meetings were introduced in the first stage of the sanghas' formation. All meetings are held after eight o'clock in the evening and last between one and three hours. Women are expected to be present for the meetings every Friday. Initially, meetings were given considerable importance in order to bring women together and ensure a certain regularity to the communication and feedback process between the Grama Vikas staff and the women. By the beginning of the third stage, regular attendance at meetings had to be ensured in order to discuss the selection and operations of economic projects. As already mentioned, part of the

duties of the sangha functionaries included monitoring the attendance of members at the meetings. sanghas had also decided on the imposition of sanctions in the form of threats of dismissal on members who absented themselves without notice or a valid reason.

However, once the projects were being implemented and sanghas were able to display some measure of self-reliance and cooperative efforts and responsibilities were apparent in the working of the projects, the emphasis on formal discussions on a regular basis was somewhat reduced. Although a regular meeting schedule is still formally in effect and members are expected to attend the meetings, there is a considerable degree of flexibility accorded to sanghas to cancel a scheduled meeting if the majority of members have important commitments which require their presence at home, such as the celebration of a festival. Conversely, they also have the flexibility to call unscheduled meetings if they feel one is required. Sanctions in this context are not entirely necessary and are used against individual members only if they are habitually absent.

At the meetings there is no formal agenda, only a verbal enquiry from the Grama Vikas staff as to what the members would like to discuss. However, meetings are often formal discussion forums only to a limited extent and members may elect instead to sing, engage in casual conversation or discuss subjects not of immediate relevance to the sangha's economic activities. At this stage in a sangha's development, members often got together because they enjoyed the collective spirit generated by being together and not necessarily to transact business. The informality of such an atmosphere reinforced the community feeling among women which may have existed before sangha formation, but was only articulated through the sangha.

Until about the middle of the third stage in the evolution of the sanghas, the institution of formal processes were not only desirable but necessary. However, only those formal structures were introduced which would enable women to understand the concept of group formation and implement group activities and only to the extent that the womens' capacities would permit.

In the latter part of the third stage, when the sanghas had been able to consolidate themselves and display the essential aspects of collective functioning, only some formal aspects of sangha structure and operations were continued in the same form and with the same intensity. For instance, the official positions in the sangha were not only retained but the functionaries continued to have an important role of liaison between the members and Grama Vikas staff, government and bank officials. On the other hand, the meeting schedule, as already noted, was not rigidly enforced and the nature of the meetings and the content of discussions evolved in a form commensurate with the changing requirements of sangha development and enhancement of the collective spirit.

Grama Vikas, therefore, attempted to achieve a balance between flexibility and formalization in sangha development and helped sanghas evolve the necessary styles. Once the sanghas began to require less guidance from the Grama Vikas staff, except in certain technical matters, such as accounting, they were in a position to exercise more discretion in deciding how the groups would function.

Client Leadership and External Group-Support Structures

Grama Vikas intended that sanghas should assume leadership roles once it left the project area. Therefore, for Grama Vikas, it was important that current

members develop leadership skills and assist in creating a new leadership. This process was to take two forms. First, women in villages not targeted for Grama Vikas's projects so far were to be encouraged to form themselves into new sanghas. Second, individual sangha members were to be given the opportunity to emerge as leaders and gradually assume more responsibilities and reduce the sanghas' dependence on Grama Vikas.

Grama Vikas attempted to create structures to enable such processes to evolve. The first such structure was the jatha (walk) team. This group of fifteen members, selected by consensus among the sanghas and accompanied by two teachers, undertook a "promotional campaign" for the women's sanghas for two weeks in fifteen to twenty villages of Mulbagal block. The three main objectives of the team were first, to outline the purpose of sangha formation; second, to inform women of these villages of the work of the existing sanghas; and, third, to explain the role of Grama Vikas in its efforts to extend assistance to women. Four new women's sanghas were formed as a result of the jatha team's travels and Grama Vikas is, therefore, considering incorporating the jatha team as a permanent part of the structures for women's participation.

The more significant aspect of the creation of the jatha team from the point of view of leadership was, however, the emergence of individuals in the team as potential leaders of women in the villages, in general and sangha members in particular. Such leaders were given the title of "animators" and six animators were selected from among the fifteen members of the jatha team. Their selection was based on the recommendation of the sanghas of which they were members. Their campaign performance, as part of the jatha team, was evaluated by their fellow team members

and the teachers who were part of the team. The animators are paid a salary of Rs.100 (\$7.84) per month by Grama Vikas and each has jurisdiction over three or four women's sanghas based on geographical proximity to the home village of the animator.

Broadly, the animators provide a link between the different women's sanghas; between Grama Vikas and the women in the villages, both members and non-members of the sanghas; and between government and the women clients in the village. They have specific duties. They are required to attend sangha meetings to facilitate the exchange of information between the different sanghas regarding projects, procedures and operational problems. They have to ensure and coordinate communications between the sanghas and Grama Vikas staff, especially the Women's Program Coordinator since the latter cannot effectively control the vast number of sanghas. They are expected to liaison with government to help members and non-members obtain bank loans, welfare benefits, such as widows' pensions, and struggle for access to other government schemes for the benefit of the village, such as infrastructural facilities. In addition, they have informal duties, which include helping in the balwadi kitchens and rendering such assistance with sangha and balwadi operations as might be required from time to time.

The second structure which Grama Vikas suggested is the Federation of Women's Sanghas. The idea was mooted in the middle of 1986 and preliminary functions outlined at that time. The purpose was to establish an even more systematic communication channel between sanghas than had hitherto been achieved by the animators and institutionalize the decentralization of responsibility to the sanghas. Each sangha was to have one representative at the Federation which would meet once

a month. The Federation would have four committees who would be assigned specific aspects of sangha operations, such as the planning and financing of projects, brokering of government loans and monitoring repayment. All Grama Vikas funding for the sangha projects from Grama Vikas would be channelled through the Federation and on its approval.

In order to reduce the dependence of the sanghas on Grama Vikas both for moral support and technical assistance, the latter envisaged a greater degree of consultation and cooperation between the men's and women's Federations. As a preliminary step towards the institutionalization of such collaboration and to increase the forums in which women can participate, Grama Vikas suggested the appointment of women representatives to the men's Federation, a representation which was to continue even after the establishment of the women's Federation. The sanghas selected two animators as representatives.⁷

Although informal processes of communication and information dissemination is common through contacts between extended families across villages and have had an impact on both sangha operations and motivating the formation of new sanghas, a sustained development of leadership required by Grama Vikas's goals of handing over responsibility to rural organizations necessitated two strategies. First, methods of encouraging women's participation required systemization. Women rarely congregated for a specific reason by themselves, especially since they were away from home for most of the day, and group formation was never an articulated

⁷As of July 1987, the Women's Federation officially began operations and the posts of animators was scrapped to avoid unnecessary duplication of efforts and leadership roles.

need. Even when groups were formed they required direction and guidance in the early stages and their evolution to a level where they could take responsibility was gradual.

Second, deliberately created structures were required to legitimize women's participation. Traditional and patriarchal village society was not accustomed to women forming groups for any purpose, much less for collective decision-making. Although women's participation in the process of leadership development was gradually accepted with the formation of sanghas, formalized and more enduring channels were necessary to legitimize women's roles as leaders. Such channels were necessary also to ensure that informal acceptance was transformed into acceptance based on recognition of the rights of women to serve as decision-makers.

Also, rural organizations were required to be officially registered if they wanted government assistance or aid from private donors independently. To qualify for registration, certain prerequisites had to be fulfilled, such as the designation of a governing body, formalized accounting procedures and maintenance of all records including minutes of meetings. Members had to have extensive experience in these matters and such experience could only be gained through participation in formal institutions supervised in the first instance by Grama Vikas.

Summary

The test of efficacy of the cumulative efforts of both the NGOs with reference to the rural women's groups they created can be evaluated in terms of the capacity generated in the women to, first, run the projects both at the present time and after the NGOs leave the project area; second, to display initiative and leadership in relation to the projects and other issues in women's development; and, third, sustain a

long-term commitment to a collective entity. Although the functioning of the groups determined, in considerable part, the efficacy of the projects, in the case of both the NGO's, the design of the projects themselves have had a considerable impact on the generation of the capacity referred to above.

In the case of IDS, although the projects are valuable in themselves and of great economic importance to the women, the commitment of the clients to continue participation in the program is based on assessment by the individual client on the extent of economic benefit accruing to her. This perspective hinders the development of a cooperative spirit, and to the extent that such cooperation is necessary for the program potential to be realized, it can retard the progress of the program and its ultimate sustainability.

One of the reasons that such cooperative spirit is lacking is faulty program design. IDS projects are not designed to necessarily produce a collective spirit or commitment. Therefore, members accord a greater priority to individual economic gain than to sustaining the collective entity with the result that there is always uneven levels of support for the group from the members, especially when projects fail to generate the expected level of economic benefit. This weakens the groups because unity cannot be sustained. When the groups are weakened, it also reduces the likelihood that projects will realize their potential.

In the case of Grama Vikas, on the other hand, the women are encouraged to work for the larger good of the collectivity rather than for individual economic gain. Therefore, they do not develop a strong individualistic perspective to program gains but rather a collective commitment to enlarging program potential. Grama Vikas ensured the collective responsibility through appropriate program design. Most of the

projects implemented are collective projects. Economic gain to the group is tied to profits generated by the group projects. Individual economic gain is tied to proven capacity to work for the larger good of the group. Tasks and responsibilities are assigned in such a way that they promote interdependence among the members of the sangha. All these mechanisms are designed to ensure that women do not forget the primacy of the collectivity.

The collective spirit is important to sustain projects, but it is also a necessary basis for collective power of the group and development of client organizations. In the case of IDS, this larger priority is not apparent in group development and groups are considered important only to the extent that they are necessary to help projects generate income and even with this limited focus, as was mentioned, IDS found it difficult to keep the groups together in some of the projects. The larger goal of developing women's groups as permanent entities in themselves has been missed during the process of implementation by IDS.

On the other hand, Grama Vikas saw program design and strategies not as ends but really as means to the strengthening of the groups to enable them to develop into full scale organizations. The development of non-program related structures serve to institutionalize the development of the organizations into independent bodies which can take over rural development work after Grama Vikas leaves. The formalization of procedures is relevant in the context of developing groups into independent organizations. Whether formalization is even a necessary aspect of group functioning depends on what the groups have to do.

For instance, if groups are implementing projects and the program design itself ensures that they understand the importance of the collective then formal

procedures to maintain regular group operations may be unnecessary. In fact, as Grama Vikas believed, it may bring needless rigidity and interfere with the maintenance of collective feeling. On the other hand, in the absence of group spirit, formalization is ineffective in creating a commitment to the group as the IDS experience has shown. However, some formalization may be necessary after the NGO leaves the project area and the groups have to deal directly with relevant authorities at various levels. They may have to comply with registration requirements to register themselves as independent bodies. To this end formalization may have to be introduced gradually but a balance of flexibility and formalization maintained all the time as Grama Vikas did.

Mechanisms that focus on collective risk taking protect individual women from feeling victimized. If all clients benefit when projects succeed and all lose when projects fail, individual women in the group are secure. In the case of Grama Vikas, projects are designed such that individual benefit derives from collectively generated profits. Therefore, when projects fail, as some have done, the loss is taken and felt by every woman in the group. There would be no profits to the sangha fund and consequently, none of the women could receive any share of it.

Collective risk-taking also, therefore, helps women's groups survive program failures because all have felt the same loss, and individuals have no reason, arising from uneven levels of benefit, to cease support for the group. In IDS, on the other hand, mechanisms to spread risk throughout the group were not developed. Therefore, there are always uneven levels of support for participation in the groups and development projects.

The development of leadership capacity among women in IDS committees is

more likely to occur by chance. This is because, in general, development of this capacity has not been actively fostered given the nature of the projects and approach to rural development that IDS has maintained. Most IDS projects are service-oriented, which necessitates dependence on the organization. As long as such dependence exists, leadership potential is clouded.

On the other hand, in the case of Grama Vikas, leadership capacity is fostered through innovative programming for women. Program design ensures that most decisions have to be made by the women, and Grama Vikas has little or nothing at all to do with ongoing implementation. It plays only an advisory role. Women are involved in decisions regarding distribution of tasks, responsibilities and program profits. They also have opportunities to show enterprise and initiative in some of the programs, such as the chandrika program. In all projects, their economic gain is proportionate to their efforts to show initiative, barring, of course, unforeseen circumstances, such as uncertain environmental conditions, which may result in program failure.

Perhaps the most significant distinction between the two NGOs with regard to groups is the nature of the formation itself. In IDS, the projects were decided first and then groups formed to implement them. There was no perceptible change in the operating mechanisms of the groups or the projects which would have contributed to more effective collectivities. In Grama Vikas, the groups went through stages of evolution and projects were gradually introduced. Not only were the capacities of the women to participate in groups gradually developed, they had a greater input in the formulation and design of the programs as well as conduct of group operations than women in the IDS committees had.

While NGO controlled strategies largely determine the design of programs and functioning of the groups, there are limits to the flexibility the NGO has in this process. Programs have to be designed and implemented within the constraints imposed by political and environmental influences and socio-economic conditions, especially those dictating the position of women. Such influences can also limit the extent of control the NGO has in changing women's position through organized participation in groups. In addition to external constraints there are also internal constraints determined by the capacity of the NGO staff. The next chapter highlights the extent to which each NGO has been able to change the position of women.

CHAPTER 7

ORGANIZATIONAL CONTROL

Introduction

Personal ideology of the leadership played an important part in the approach to women's development and is reflected in the operations of India Development Service (IDS) and Grama Vikas. However, both organizations were limited to what was feasible under existing circumstances in their initial choice of projects and strategies and subsequent programmatic and geographic coverage. Both external and internal conditions affect the organizing and implementing capacity of the IDS and Grama Vikas leadership and the extent to which these conditions pose problems is examined in this chapter. The chapter also highlights the attempts made to overcome some of the constraints both by the leadership and staff directly and by the clients as a result of the motivation acquired through participation in NGO initiatives. A summary compares the efforts of IDS and Grama Vikas.

PART ONE

India Development Service

External Conditions

The economy and climate

IDS had to tailor its projects to fit the needs of the area. The needs were

based on the existing occupational patterns. However, in a great many villages in the project area, even if certain traditional occupational groups are represented they do not necessarily practice that occupation. In such villages the type of assistance that IDS had to offer would not be applicable. For instance, in some villages there is no tradition of weaving but only spinning, and women of such families sell the spun wool to weavers of other villages. Such women do not have the need for training in improving the appearance of the kambli. In another village close to the river, sustained agricultural employment is available even during drought conditions, and although there are spinners in this area, they prefer to undertake agricultural labor rather than pursue their traditional occupation even when institutional credit for buying wool is available. The advantage of alternate employment, although of a physically exhausting kind, overshadows the effort of trying to understand government procedures and cope with repayment of loans.

Extensive discussion in earlier chapters has already focused on the uncertain climatic conditions in the project area. These conditions are partly responsible for the uneven progress of some of the projects, affecting both the technical aspects of implementation and the morale of the women. In the dairy project, the erratic milk supply was a result partly of drought conditions which led to a scarcity of water and fodder, preventing women from being able to maintain their animals. The animals either died or were sold. Therefore, in order that the dairy societies may survive and tide over such crises and continue to service the target group, IDS attempted to draw the economically advantaged sections of the population into the project. The problems associated with this strategy have already been explained in chapter 5 and 6.

Government and allied institutions

Most rural women in the IDS project area were either not aware of government assistance or were not conversant with the procedures for applying for such assistance or were reluctant to venture into a domain hitherto monopolized by men. IDS's role was to ensure that women were made aware of the facilities and given the necessary guidance and education to understand the procedures involved.

Although women were never denied government assistance and bank requirements regarding extension of loans to women is complex and not uniform, three stages in the development of the bank guidelines can broadly be identified. Initially, a woman was not extended loans unless her application was cosigned by a male member of her family, usually the husband. The approval of her loan was subject to the bank ascertaining the creditworthiness of one or more male members of her family, and the extent and nature of the security that could be provided depending on the amount of loan requested. The security was usually in the form of assets, such as land or livestock, which were again in the man's name.

In the second stage, the woman was allowed to apply for the loan and did not require the signature of the male member of her family but she still had to provide security. In the third stage, a woman was not required to get the signature of a male member of the family, and loans below Rs.5000 (\$392) in certain categories, such as agriculture and small business, did not require security.

There are several banks whose jurisdictions extend over the villages of the project area. The practices regarding extension of loans to women not only vary among different banks but depend considerably on the personal beliefs, initiative and commitment of bank officials, particularly the bank manager. Central and state level

directives regarding changes in policy have little effect at the local level for two reasons.

First, policy changes are not always accompanied by attitudinal changes among bank personnel regarding the rights of women to have independent control over monetary transactions. Bank officials have been used to dealing with men who have traditionally controlled the process of borrowing and repayment of loans. Most rural women in the IDS project area did not even have bank accounts.

Second, recovery of loans take precedence over issues of gender-based discrimination. Although banks are expected to extend a minimum of thirty percent of all loans to women, they reserve the right to determine the extent to which women are a credit risk. The first step in allowing women to establish independent credit in order that they may become viable borrowers is the most difficult one to persuade the banks to take.

It is in convincing the banks that women should be given the opportunity to control their own credit that IDS has played a role. The process of brokering loans has involved a considerable degree of negotiation between IDS and the banks. IDS attempts to ensure that loans and subsidies wherever applicable are given in the women's names only and security considerations are waived at least for amounts designated by official guidelines as not requiring collateral. This is done through meetings between the IDS leadership and staff and the bank manager where IDS philosophy and its role in organizing women is explained.

IDS's main role is to refer beneficiaries to the bank. Since the bank is expected to have its own monitoring process after loans have been disbursed, IDS does not formally monitor their clients nor does it take responsibility for the

repayment of loans. However, it does participate in informal monitoring and, as shown in chapter 6, discussion of repayment schedule of loans, through an examination of the income generated by the clients, occupies the major part of the agenda at committee meetings.

Although loans are not tied to amount of deposit, the large deposits of IDS's own funds in a couple of block level banks have helped to push its interests. Officials at these banks have been more receptive to extending loans to IDS's women clients at its request. IDS's experience with village level banks have been mixed. In some cases, a combination of corruption and involvement of bank officials in local politics have frustrated its efforts to negotiate with them. On the other hand, in some project villages, IDS has received cooperation from a particular bank manager because he or she is inherently more cooperative.

The uneven levels of support that IDS has received from bank officials is reflected in the variation in the number of women who have received loans in different spinners' committees. In some committees, IDS has been able to broker loans for all members and some have even taken loans for a second time. In some others, IDS has not been so successful.

IDS attempts to ensure that convenient location, cooperative officials and the absence of harassment to the women combine to give the committee members the maximum benefit from the banks. Negotiating with the banks in the project area is, therefore, a continuous process, especially because in some banks there is a frequent turnover of managers who are the ultimate sanctioning authority and policies regarding the requirements to be fulfilled for sanctioning loans to women vary with each manager.

Although banks are the sanctioning authority, the necessity of fulfilling procedures for loan applications, such as obtaining an income certificate, require contact with other officials of the administration at the village level who, such as bank officials, are not used to dealing with women. Although rural women have been brought into conflict with such officials, IDS has not negotiated on their behalf. In one IDS village, spinners committee members were involved in an open confrontation with the village accountant who demanded a bribe for release of their income certificates. The women threatened to complain about him to the block officials, whereupon he agreed to hand over the certificates. IDS did not intervene in this episode.

IDS uses its judgement to decide how and when it should deal with the bureaucracy and when clients are to be left to deal with it on their own. In general, IDS avoids getting involved in confrontations although it encourages its clients to show strength and take the initiative whenever necessary in what it calls non-violent social action. To this end, IDS sent twelve rural women for instruction and education in Gandhian methods of struggle to an institute in Gujarat in western India. However, most such expressions of women's discontent with the prevailing system are spontaneous and not organized on a regular basis.

Social conditions--caste and political conflicts

IDS's interventions on behalf of the poor in the villages have occasionally disrupted the prevailing power structure and have encountered opposition from the dominant castes. One of the villages in which IDS attempted to organize a dairy society was dominated by a landowning caste. Those families which would qualify as

target population constituted only ten percent of the total households in the village. They were engaged as agricultural labor on the farms of the dominant landowners and controlled by them. IDS opened a dairy society and targeted women began supplying milk. As the clients' confidence in the viability of the society increased, the allegiance that they accorded to the landowners declined. The landowners felt threatened and a combination of physical force against IDS personnel and intimidation of the women forced the society to close, and IDS made no further attempts at development intervention in the area.

In general, opposition by dominant castes has had the support of local political elements, such as panchayat personnel. In village India, such collaboration between dominant caste and local elected officials is common. It is precisely because of such collaboration that entire areas, such as the village just described, have to be "abandoned" by development functionaries. However, there have been few such incidents, at least in relation to the operation of women's projects. The opposition of the dominant political and caste elements to IDS's work is based on the extent to which they perceive women's projects will undermine their economic position.

In the incident mentioned earlier, the landlords objected because they depended on the women to work on their land. If women find an alternative source of income, as they might have through the Dairy Project, and this results in their "indifference" to agricultural labor, then the landlords will be faced with a labor shortage, and this was obviously unacceptable to them. In the IDS project area, in general, there is a shortage of agricultural work, not one of agricultural workers for the landlords. In the village in which IDS encountered opposition, the landlords were the majority and they depended on the small percentage of poorer people for

agricultural labor.

In general, caste based conflicts which have disrupted the functioning of IDS projects or committee meetings have been instigated by nonparticipants in IDS projects. Although some of the IDS groups, such as VHWs and dairy women, are diversified on the basis of caste and animosity between castes may have initially slowed the development of group cohesion, in general, cohesion has been affected by other factors, such as lack of cementing mechanisms, discussed in chapter 5 and 6, rather than caste divisions.

As mentioned earlier, IDS's conflict with dominant political elements is apparent through their conflict with dominant economic groups because, in most cases, these two groups collaborate. By themselves, the local political elements, such as panchayat personnel, have not disrupted IDS functioning. This is the case for two reasons. First, most of IDS's women's projects are intended to secure women in their traditional occupations and this does not in any way affect their political affiliations. The traditional control of the local politician over certain groups of voters is not upset, and as long as women's participation in IDS projects is not perceived to disturb the status quo as far as such control is concerned, IDS work is not unduly affected. Although the local politicians do not necessarily support IDS's work--which they would have if they believed they could use IDS to influence the local women--they do not disrupt it either.

Second, IDS does not interfere, participate or remotely concern itself with political events, such as elections or other political quarrels, at the local level. It takes great pains to show an apolitical image. It also does not encourage political discussion between clients themselves at meetings or between clients and the staff. It does not

encourage the participation of political elements in its committees. Therefore, to the extent possible, it operates outside of the political environment in the village. Such an approach has, so far, led to a degree of peaceful coexistence between the local politicians and IDS.

Social conditions--patriarchy

Although village society is, in general, patriarchal, there are variations among families in the extent to which men exercise control over women as well as in the nature of such control. The process of organizing and the extent of participation of women in IDS activities is also affected by this.

In the process of organizing, some degree of patriarchal control is apparent initially when community organizers try to contact clients, but it is less of a factor once mutual trust and confidence is established between IDS and the client groups. In the case of male community organizers, this control is combined with social disapproval of men outside the family being seen talking the women. Community organizers evolve their own methods of approach and their success in increasing the participation of women is largely dependent on individual enterprise and initiative. However, the experience of these organizers has revealed that, in general, the male staff has a more difficult approach initially than female staff but once that barrier is crossed the difference in the gender of the organizers has no significant impact.

The process of organizing begins with visits to the homes of the target population to explain IDS's intentions and projects and ask the women if they will participate. Usually male community organizers have to approach the men in the house first and persuade them to draw the women out to speak to IDS staff.

However, once the women get to know the male community organizer or his reputation is established in the village, women may themselves approach him to help them form committees.

Some degree of patriarchal control is also evident even after projects have been introduced. For example, while some women are "allowed" to deliver milk to the dairy, they are not "allowed" to attend late evening committee meetings on the argument that women have to attend to the children and the husband once he comes home from work. Others are not allowed to do either and men may themselves deliver the milk on the grounds that women should not go out of the house unless critical. Such cases are the exception and IDS has had to permit these exceptions in order to maintain the steady supply of milk to the societies. It hopes that in due course, the attitudes of the men and women in such families will change.

In general, however, as in organizing, patriarchy is more a characteristic of a phase in the process of increasing the participation of women in the projects than a constraining factor per se. It is circumscribed and superceded by the potential economic benefit to the women. Since rural women were not part of organized development activity earlier, the men in their families were initially suspicious of IDS's intentions and were reluctant to let the women become members of committees and attend meetings. Once the potential for economic benefit to the women became apparent, however, men not only permitted such participation but also encouraged it. Men in the family would make whatever adjustments were necessary in their schedule to allow women to attend committee meetings and participate in activities.

Internal Conditions

Staff abilities and attitudes

IDS staff has a very critical role in group organizing and project implementation. Shyamala Hiremath is not involved in the actual operations of women's groups and projects but has a broad supervisory role. Although, as the earlier chapters have shown, women clients have benefited in many ways, there are considerable limitations on the capacity of the staff to give special emphasis to organizing women.

The capacity depends on, first, their experience or training to understand the problems of women; second, the responsibility that is assigned to them by the leadership proportionate to their (the staff's) physical and mental capacity; third, the self-reliance exhibited by the clients which would reduce the responsibility of the staff; fourth, their commitment to rural development; and fifth, their social background and consciousness to relate to problems of women.

None of the staff in the Medleri project area has been specifically selected to implement women's projects since IDS is a mixed organization. IDS has prescribed some basic qualifications for recruitment for work in the villages. Of those staff members who are involved with organizing women and implementing women's projects, community organizers are expected to be at least high school graduates and have to be able to read and write Kannada fluently since they have to file progress reports.

Project officers are expected to have technical expertise either through formal education or experience, preferably the latter. In addition, in the case of both community organizers and project officers, IDS emphasizes willingness to work in

the villages as an important variable in the selection process. Since the staff is common to both women's and men's projects, none of those selected are expected to have any special experience in organizing women. Although special experience in organizing women need not be a prerequisite for successful organizing of women by NGO staff, special attention needs to be given to women's issues and women's problems by the staff in the process of organizing. What they need is greater awareness and sensitivity, which can be imparted through staff participation in discussions on women's issues.

IDS has attempted to overcome some of the shortcomings of the absence of specialized experience in organizing women in several ways. First, it has organized training sessions for their women staff once in three months to discuss, for example, the devadasi issue¹ since some of IDS clients are devadasis, relationships of the clients with their own families, and dress to be worn by the staff while working with the women. Second, IDS periodically networks with other NGOs in the state and FEVORD-K to arrange workshops and seminars for their female staff for the development of their consciousness of women's issues. Although these seminars are primarily intended to develop staff consciousness, it will presumably increase their understanding and sensitivity to the problems of their women clients too. Male staff of IDS have not, however, as yet been included in these training sessions.

The community organizers, who are directly concerned with organizing women, are, for about three days of the week, involved in attending formal IDS

¹See chapter 2.

meetings². During the rest of the week the staff has to combine attendance at the meetings of the rural committees in the villages under their respective jurisdictions, community organizing and house visits and report writing. Not only is the nature of the work not restricted to dealing with women, the workload is heavy and the limited time at their disposal is not conducive to special consideration given by the community organizers, either in thought or action, to understanding women or their problems.

In the implementation of economic projects for women, the self reliance of the clients is also a factor in measuring the burden on the staff. The extent of responsibilities of the staff in IDS is dependent on the design of the projects and the degree to which they have become self sustaining. In IDS, the dairy and spinning projects were intended to have a greater input of the community organizers than the leather and VHW training which involve technical staff. Community organizers continue to have a great deal of responsibility in the dairy societies because of their erratic functioning. Their level of responsibility in the spinners project is difficult to generalize because it depends on the extent to which women in each committee can apply for loans and fulfill procedures without the assistance of the staff.

As is inevitable in rural India, IDS staff have to live and work in an environment without modern amenities or social comforts of urban living. Only those who have grown up in a similar environment can be expected to feel comfortable in such conditions. Increasing numbers of the rural educated, especially the men, are, however, attempting to migrate to urban areas in search of better and more lucrative

²See chapter 3.

employment opportunities. Those who join IDS continue for only as long as there are no other opportunities available. There is, therefore, a frequent turnover of staff.

The average period of service among community organizers in IDS has been about one and a half years. Of course, some staff have been with IDS almost since its inception, but they are the exception. The lack of continuity among staff inevitably affects the attempt to build rapport among the rural clients--especially women, who are normally hesitant and diffident about participating in development initiatives--and draw them into the process.

While, on the one hand, the fact that most of the male and female staff themselves hail from villages or small towns is an asset to general rural development work because of their familiarity with rural conditions, on the other, it hinders the development of more progressive attitudes towards women's participation. Therefore, although staff members are more educated in the formal sense than their rural clients, their socialization is limited and their position on issues, especially regarding the status of women, is still ambivalent.

Most of the IDS female staff is young and unmarried with home bases in villages in Ranebennur block or in towns nearby. They have themselves had very limited access to the world outside of their homes and educational institutions. Their freedom to think, believe and act independently is still restricted. They cannot, therefore, be expected to share, to the same extent, the beliefs of the leadership regarding women's development. The training that IDS has tried to impart to its women staff members can make a marginal difference in modifying their behavior in the process of organizing, but most of such modification can occur only with a change in basic attitudes.

The male staff members, both married and unmarried, have also been born and raised in villages or small towns. Their perspectives on the role of women, regardless of what they profess publicly, are not necessarily more progressive than those of their peers who are not rural development workers. They are, therefore, limited in the ways they can relate to women's problems.

Coverage of women's issues

Although there are several areas in women's development, such as economic benefit, control over income, sexual harassment and political participation and awareness which need to be addressed, there are only a limited number of issues that IDS can effectively cover in discussions with clients or the nature of assistance they can render to women directly. Both coverage of issues and nature of assistance are determined partly by the nature of staff abilities and attitudes and the consequent responsiveness of the clients. They are also determined, given the existing level of group development, on the nature of IDS's development interventions with regard to women and the priorities as they are viewed by the leadership.

In discussions in meetings, the women constituting the committees exercise very little initiative in diversifying the content of the discussions beyond what is required by the management of the projects and, as mentioned in chapter 6, neither are they encouraged by the staff. As also noted in chapter 6, discussions center around issues arising directly from project activities, such as application and repayment of loans, milk supply and nature of trees to be planted in nurseries.

The committee is not an effective forum for discussion of issues relating to problems of a woman's relationships with her family, and wife beating. Both the staff and clients are embarrassed to place such issues before the committee and

although they may discuss it informally with each other outside the forum, such occasions are few. This embarrassment stems partly from social disapproval of public discussions of such issues and, as mentioned earlier, staff abilities and attitudes. IDS also does not intervene in problems that the women may encounter in their domestic relationships except on occasions when they directly prevent committee members from participating in activities.

IDS has also not encouraged the awareness or involvement of women in electoral politics to any great extent. Although some camps have been held to educate women about electoral issues and changes in the system of government in Karnataka at all levels below the state that came into effect in 1986, there has not been much follow-up. It is apparent that IDS does not view the political education of its women clients as a priority. This is partly because the leadership of IDS feels that emphasis on politics interferes with building unity in the groups. To quote Shyamala Hiremath,

We in IDS feel that politics tends to divide people when they should be united to strengthen themselves. Our camps on Panchayat Raj were to help the poor to understand how the new local system was supposed to work. But it won't work until the poor are in control of their own lives instead of being controlled by others. That is the core of our work, politically, and not being active in party politics.³

Another reason, as mentioned earlier,⁴ is that IDS wants to minimize political interference in its work. Such interference will disrupt its functioning. Any extensive IDS involvement in political education of its clients might be construed by local politicians as an attempt by the organization to politicize its clients. This could

³Shyamala Hiremath, Letter to the Author, 3rd May, 1988.

⁴See section on social conditions--caste and political conflicts in this chapter.

provoke interference by the politicians and prompt the very division of groups that IDS fears.

PART TWO

Grama Vikas

External conditions

The economy and climate

The economy of the Grama Vikas project area is mainly based on agriculture. Therefore, its choice of projects for women is limited largely to the traditional occupations of the area, agriculture and livestock raising. Although non-agricultural projects, such as food preparation, have also been introduced their viability depends, at the present time, on Grama Vikas creating the demand since the products are supplied only to them and alternate marketing channels have not yet been explored. In the case of crop or vegetable growing projects, adequate water is a prerequisite for their success.

The inter-village variation in rainfall often accounts for the uneven levels of success of vegetable growing projects among sanghas. The sanghas have, however, occasionally succeeded in overcoming this problem by requesting water from farmers who have such facilities on their land. The sanghas pay for the water. Therefore, while there is inter-village and inter-project variation in the effect of rainfall on the viability of collective projects, the enterprise and initiative of the sanghas may on some occasions succeed in counteracting the negative influence of drought.

Government and allied institutions

As mentioned before, not only was the policy of banks regarding disbursement of loans to women indecisive, most rural women were not even aware of the assistance available to them. The variation in policy among different banks and the extensive use of discretion by individual bank managers was no less true of banks in the Grama Vikas project area than it was in the IDS project area. With reference to brokering loans for women, Grama Vikas had to negotiate with the officials of one of the banks to, first, recognize the beneficiaries referred by it; second, ensure that applicants were given loans on their own cognizance; and third, to respect and apply directives which waive security considerations for loans below a certain amount. Although the bank gave no assurances, it agreed to consider Grama Vikas's request provided that the women produce a card identifying them as Grama Vikas clients. All sangha members were given a photo identity card stating the name of the sangha to which they belonged. The card was countersigned by the President of the concerned sangha.

Simultaneous with the attempts to negotiate directly with the banks on behalf of the clients, Grama Vikas organized camps where bank officials were invited to educate the women on the kinds of assistance available to them and the necessary procedures required to obtain the loans. At these camps and assisted by bank staff, women had the opportunity to fill out the loan applications.

Although Grama Vikas's brokerage role is normally confined to referrals and the beneficiaries and bank officials are expected to work out the details with no further assistance from Grama Vikas, individual initiative of the staff can and does extend this role to assisting both the women and the bank. The women are assisted

with obtaining necessary documents, such as income certificates from the village accountants, and, in the case of livestock loans, doctor's certificates also, to guarantee the quality of the livestock purchased. Grama Vikas is now also allowed to issue income certificates for sangha members to support their application for loans.

Although monitoring is technically the responsibility of the bank's officials, Grama Vikas staff members are able to assist them with information on their investment because of their (the staff members') residence in the village and consequent familiarity with the women and their financial situation. Grama Vikas, however, does not secure loans given to sangha members.

Grama Vikas also refers non-sangha member clients to the banks but a sangha identity is likely to get the women a more sympathetic consideration. Bank officials are aware of the sangha members' capacity to repay Grama Vikas's loans through the generation of profits in collective projects and this helps to establish their reputation as responsible borrowers. However, even the production of an identity card cannot guarantee the sanction of a loan because the bank manager retains discretionary powers and considers each case on its merits. Grama Vikas's referrals, along with the awareness of the financial background of the concerned members, are helpful but bank officials make independent enquiries and the benefit of any doubt about the creditworthiness of a member based also on that of her family goes to the bank. Recovery of loans is of primary importance at all times and solvency is the main consideration for the banks.

Part of the problem in Grama Vikas brokering the loans and the dilemma of banks in attempting to reconcile their function of increasing access of women to institutional credit while maintaining recovery capacity is the dubious viability of the

government designated projects for which individual loans are available. Most such projects, especially livestock raising, are not designed to accommodate the limited capacity of one individual. For instance, government projects do not provide for loans for raising one or two sheep but a minimum of ten sheep. Rural women individually do not have the space required to accommodate so many animals nor are adequate health services available to care for the sheep when they are stricken with disease.

Although banks are at liberty to design their own projects and provide financing, most of them do not have the inclination to experiment with different projects largely due to a basic lack of initiative combined with a shortage of staff. Grama Vikas, therefore, had to provide its own financing for small individual projects, such as the raising of one or two sheep. The observation of the viability of these small projects has, however, prompted one project area bank to initiate the process of extending small economic loans designed for quick recovery to sangha members. The bank stated that if the loan is successfully repaid, the it will double its finance the next time the individual applies for the loan. This doubling will be continued as long as recovery is maintained.

Since the banks have no provision for extending loans to sanghas as a collectivity unless they are registered organizations in their own right, Grama Vikas not only extends its own financing for the collective projects but also brokers individual loans from the banks for the implementation of collective projects. Such loans include crop and livestock loans which are given in the joint names of two sangha members. The crops and livestock are raised by the sangha and profits accrue to the sangha fund. Grama Vikas takes a written undertaking from all the members

that they will be collectively responsible for the repayment of the loan.

In negotiating for the recognition of its clients as potential borrowers, Grama Vikas not only has to deal with the banks but also other government officers. The banks are actually involved in selecting viable beneficiaries only after an initial list is submitted by the Block Development Officer (BDO). There is much fraud involved in the compilation of this initial list and many unqualified applicants are often included. Grama Vikas has frequently approached the District Commissioner to ensure that its clients are included in this list.

As already discussed, Grama Vikas has acted as intermediary between bank and government officials and the clients. However, as the sanghas assumed more responsibilities and formal leadership structures were evolved, the women themselves began to pressure the authorities to grant them assistance not only with regard to loans but also other facilities, such as drinking water. In one incident, the members of one of the sanghas went in a group to the bank and demanded that the manager sanction the loan applications without insisting on the signature of their husbands also.

In another incident, the animators led a group of women to the District Commissioner's office with a sample of non-potable water that the village concerned had to be content with because the government had not provided a borewell for drinking water in the immediate vicinity. The women demanded that the government send engineers to the area to explore the feasibility of providing a borewell. These women had made several trips to the District Commissioners office earlier but had either been turned away or been promised that action would be taken but none had been forthcoming. On some of these occasions, the women had been accompanied by

Grama Vikas staff.

Social conditions--caste and political conflicts

Grama Vikas intended that the emphasis on the collectivity should gradually decrease caste based animosities that may have kept people apart before. Grama Vikas encouraged the sanghas to show leadership and dissolve their caste based identities in the implementation of economic projects and in their interactions in the village at large. In the early stages of evolution of the sanghas the caste based conflicts occurred more frequently. In such cases, the opposition affected both women's and men's sanghas and they had to deal with the problem jointly.

In one village, the problems included opposition of the higher caste members of the women's sanghas to lower caste members using the same village well for drawing water and the opposition of the village elders to sangha members using the same glasses to serve tea to members of all castes in the local cafe run by the men's sangha in the village. The men's and women's sanghas jointly decided that these problems could be tackled only if members could place the sanghas' interests above those of individual members. They restricted membership to only those who could show some degree of defiance of established norms and work together.

The men's sangha told the village elders that if they did not cooperate and accept such integration, at least in public places, such as wells, then the sangha would not cooperate with the elders in organizing and celebrating the new year in the village. The village elders agreed to cooperate provided the sanghas took full responsibility for the consequences if there should be any opposition. The men's and women's sangha jointly took responsibility to protect lower caste members from being

prevented from drawing water in the three wells in the village. The sanghas subsequently participated in the new year celebrations.

Although the pace of change in acceptance of integration both by the village population and by the sangha members themselves was gradual, the sanghas succeeded in their efforts. The men's sangha cafe continued to use common glasses for all castes and women's sangha members of all castes could draw water from the same well. One of the reasons why the sanghas were able to overcome their problems was because of the leadership and initiative shown by the higher caste members, particularly of the men's sanghas. They could influence the members of their own castes to accept the change. In addition to providing leadership to the men's sanghas, the higher caste members of the men's sanghas have also provided leadership to the women's sanghas to help them through the transition in cases of such conflict.

Women's sanghas have been able to function without undue political interference. Although the reasons for this are not altogether clear, Grama Vikas's strategies to organize women provide some indicators. Women's sanghas were originally connected with the establishment of the balwadis. The balwadis were welcomed by political elements of the village as it was a service to the community and the local panchayat was not called upon to contribute any funds.

The women's groups were originally forums to discuss children's problems. This was a supportive activity to the balwadis and, therefore, unlikely to be objectionable. Even when the women began economic projects, their participation in such projects posed no threat to the politicians because their political affiliations were not affected. In addition, Grama Vikas consciously decided not to encourage partisan political activity among women which might provoke problems with political

elements.

The traditional nexus between the local landlords and politicians was somewhat diffused when Grama Vikas actively sought the support of the dominant economic elements in the project area for its work. Grama Vikas's strategy of seeking contributions from the dominant landholders in the form of land for their balwadis was intended to draw all sections of the community into the development of the village. Therefore, it was unlikely that those who had contributed to the Grama Vikas effort in this way would later collaborate with political elements to work against the interests of the NGO.

Social conditions-- patriarchy

Although, as mentioned before, control over women is a feature of traditional rural society and the loosening of the patriarchal hold is related to the extent of economic benefit perceived to accrue to women, the manifestation of this relation has been less conspicuous in the case of women's sanghas. It was not evident in influencing women's participation in the early established sanghas in their stage of formation since the process of organizing women was not directly connected to the introduction of economic projects. In maintaining the level of participation and the development of the sangha through the other stages of evolution, however, both in terms of sustaining women's own interest and tempering patriarchal control as far as such participation is concerned, economic benefit has been an important variable.

However, once the process of evolution of the early sanghas was recognized as a model and clients of potential sanghas and the male members of their families were aware that the initial gathering of women in the balwadi was a prelude

to beginning economic projects, economic benefit became the primary motivation even for sangha formation. The differential importance of economic benefit as a variable in the initial and later stages of evolution of the sanghas largely disappeared.

Although this has been the general trend in the evolution of sanghas, in exceptional cases, patriarchal control has been rigid despite awareness of the target population of the economic potential of participation in sanghas. In one village, Grama Vikas had difficulty organizing women, although a balwadi was already functioning and the mothers of the children could have been brought together. The patriarchal control in this village was a byproduct of the social insularity that the dominant caste here chose to maintain.

This village is dominated by the Maratha caste, which is otherwise a minority caste in the project area. Largely because of its minority status, Marathas in this village mistrust other castes and, therefore, prefer not to interact with the population of neighboring villages. They are very protective of the members of their caste, particularly of their women, who are normally not allowed to venture out of the village alone even for agricultural labor.

As members of a minority wishing to increase their number, Marathas in this village pressurize their women to procreate. Therefore, the men in this village are suspicious of any attempts to change the position of women for fear that they (the women) may begin resisting such pressures. Consequently, the men opposed Grama Vikas's efforts to organize the women. Over a period of time, the teachers and extension staff had to approach both the men of the village, to persuade them to allow women to get together, and the women, to allay their fears of societal disapproval of their participation. The suspicions of Grama Vikas's intentions have now largely

disappeared, and although they are less restricted in their activities and movements, Maratha women are not allowed even now to venture out of the village, for example, to a bank, unless escorted either by a responsible family member or a balwadi teacher.

Internal Conditions

Staff abilities and attitudes

The staff most involved with organizing and monitoring the women's sanghas are the balwadi teachers although, as mentioned in chapter 4, because of a blurring of responsibilities the extension staff also participate in the process. A Women's Program Coordinator was appointed in 1986 in order that there may be concentrated supervision of economic projects for women and sangha development. The Women's Program Coordinator, is a former balwadi teacher and her job is to oversee the working of the women's program in all the villages. She deals with the teachers and sangha office bearers. She also receives reports from the animators and supervises their work.

The teachers are mainly responsible for the successful organization of the sanghas. However, their capacity and commitment is affected by the workload resulting from their dual responsibilities as balwadi teachers and women's sangha organizers. The extent of their commitment is manifested differently in sanghas' operations in the different stages of their evolution. Their capacity also depends on the extent to which their social background is conducive to diversifying the ways in which they can effectively relate to rural women.

The qualifications prescribed by Grama Vikas for the position include high

school graduation, preferably with either formal training or experience as a balwadi teacher, and knowledge of spoken and written Kannada. Most of those with experience as balwadi teachers had worked in semi-urban areas, such as block headquarters, and they had little or no experience with dealing with the rural poor. None was even aware that they could be coopted for organizing rural women and monitoring their activities in the Grama Vikas project area in addition to being assigned their primary responsibility of managing the balwadi.

This meant an additional workload, including maintenance of records relating to women's projects, attending meetings of the sanghas and rendering other assistance that the sangha members may ask for. The teachers maintain over a dozen records relating to the management of the balwadi. As the main functionaries of both the balwadis and the sanghas, their attention is divided and because their primary interest is in managing the balwadis, their concentration on the problems of rural women is reduced.

The schedule and operations which Grama Vikas has devised to maintain smooth management of balwadis clashes with the interests of organizing rural women. Teachers are frequently transferred among different balwadi centers to fill temporary or permanent vacancies. One teacher had been transferred between four centers in less than two years and another served for two years in one center and only five months in another. These transfers affect rapport between teachers and the clients, particularly in the first stage of sangha formation because no continuity of relationship can be maintained.

Once sanghas are well into the third stage of their evolution, however, and the organizing function is over the assistance that the clients require from the teachers,

as far as the management of the projects is concerned, is largely technical and transfers do not, to the same extent, adversely affect this aspect. From the third stage of sangha evolution, the role of the teachers is largely supportive since the women manage and implement the projects themselves.

The teachers are unmarried and between the ages of 18 and 29. Most are in their early twenties. They were brought up in villages or small towns, usually block headquarters, in different parts of Karnataka and their education was confined to schools in these areas. Their previous work experience was gained in balwadis located in small towns. The teachers have, therefore, lived and worked in a traditional social atmosphere.

With limited incentive towards the development of an expanded perspective on the role of women as a result of their restricted social upbringing and educational and work environment, the teachers are as much part of the learning process, as far as such issues are concerned, as their rural clients. Therefore, while they may be able to establish rapport for organizing women into sanghas and provide assistance, such as bookkeeping and accounting for sangha funds, they may not be able to communicate with women in ways beyond those dictated by the running of the projects.

Coverage of women's issues

The selection of issues to be covered is based on staff abilities and attitudes and the priorities established by Grama Vikas.

Staff abilities and attitudes restrict the selection of issues discussed at sangha meetings. The teachers are young and single and client women do not feel comfortable discussing problems or issues arising from family relationships in their

presence nor do the women believe the teachers have the experience to counsel them. Individual clients, however, build up rapport with teachers and discuss many issues informally with them outside the forum of the Sangha. Teachers and staff do not intercede on behalf of the women in domestic problems although they may exercise their initiative whenever domestic concerns prevent the effective participation of the clients in Sangha activities.

Grama Vikas, as mentioned earlier, does not encourage the discussion of political issues in the sangha meetings or between the staff and clients outside. The participation of women in any political activity especially electoral politics is expressly discouraged. Indeed, Grama Vikas policy prohibits the continued membership of clients in the either the men's or women's sanghas once they are elected to any political office. The participation of politically partisan individuals in the sanghas may, in the opinion of Grama Vikas, disrupt its functioning and divide it. Grama Vikas's apprehension is, however, premature since the political awareness of the members of the women's sanghas is extremely low and they do not display any inclination to participate in electoral politics.

Summary

There are many variables which affect the extent to which the personal priorities of the leadership as well as their perspective on development can control the success of their efforts. The climate and availability of water is one of the critical aspects over which neither Grama Vikas nor IDS have much control. The measure of their success is the extent to which they can counteract its negative influence. In this respect there is considerable variation among different projects and villages both in

IDS and Grama Vikas, and the reasons have already been extensively discussed in earlier chapters.

In the case of brokering of loans, both the organizations face similar problems. Banks are not much different in the two project areas in their perspective towards extending loans to women, although they may make minor adjustments in traditional practice determined by the inclination of the bank officials and the initiatives taken by IDS and Grama Vikas. The success of the efforts of the two organizations lie in improving the access of women to institutional credit. Ultimately, neither organization can ensure that creditworthiness is determined solely on the merits of the female applicant because attitudinal changes among officials at the local level have not accompanied modifications in policy instituted at the central level.

The social conflicts in the two project areas reveal that the disruption of development activities cannot be successfully addressed unless the victimized group can operate from a position of strength, especially in situations which involve economically dominant groups. In the case of IDS, neither the NGO nor the target group could match the power and resources at the disposal of the dominant sections of the population in the village in which the landowning caste was a majority, and they failed to intervene successfully. In this case, it was a mistake for IDS to attempt an intervention in an area where power in the village was so concentrated and obvious.

In the case of Grama Vikas, the sanghas gradually increased their collective bargaining power and they could actually use it to their advantage, as the example of the sanghas confrontation with the village elders over the use of the village well showed. In addition, men and women collaborated to influence the course of events

in the village. The significant aspect of such collective power and collaboration between the men's and women's sanghas is that they could overcome divisive tendencies not only in relation to the functioning of their sanghas but also reduce their impact in the village at large.

In the political education of their women clients are concerned both IDS and Grama Vikas prefer to avoid it rather than pursue it and invite political interference in their work. Both NGOs are confronted with a dilemma here. If they pursue the political education of their clients, then they risk disruption of their functioning and a setback to their progress. If they do not pursue the political education of their clients, then they invite the charge that they are consciously ignoring a crucial subject in which the awareness of women is already very poor and, therefore, needs to be addressed.

Patriarchal control over women is not a constraining factor per se for the participation of women in IDS or Grama Vikas. In the case of IDS, it is not a factor once rapport between the families of the clients and the organization staff is established and economic benefit is perceived to accrue to the women. In the case of Grama Vikas, the process of evolution of sanghas determined the extent to which patriarchal control would be a factor in women's participation.

The extent and intensity of coverage of women's issues is, in the case of both IDS and Grama Vikas limited by staff abilities. These limitations are based both on their socialization process and their workload. While the staff are effective organizers at one level because they can live in a rural environment, they are constrained by the socialization effected in that same environment. Therefore, while they are able to build enough rapport to organize women for the implementation of

economic projects, they cannot relate to them on issues of a more personal nature.

The leaders of both NGOs have higher expectations of their staff than can reasonably be accommodated by their responsibilities. In the case of IDS, their capacities have already been stretched beyond effective limits. Projects designed by IDS were diverse both in number and content to start with and it continues to engage in programmatic and geographical expansion. Consequently, the staff has too many and too diverse responsibilities at all times, which prevents an effective focus on rural women. In the case of Grama Vikas, although the strategy devised to get women together initially was very effective and required the teachers to be the primary functionaries, they were not originally employed as women's sanghas' organizers. Consequently, they are involved in tasks outside their immediate sphere of interest and cannot focus effectively on a diversity of women's issues.

The degree of responsibility the staff has to exercise is also dependent on the extent of self reliance generated in the clients. In IDS, this responsibility varies in different projects and in their level of self sustenance in the different villages in which they are in operation. In Grama Vikas, they vary according to the stage of evolution of the sanghas since differences in the management of the collective projects are too minor to produce uneven levels of responsibility for the clients or staff.

The clients in both the NGOs use the initiative to pressure the authorities for various services. In the case of IDS, the staff does not usually participate in situations where the clients are directly involved in confrontation with the authorities. In Grama Vikas, the staff can and does participate when necessary to ensure that the clients are not ignored or harassed because they are socially and economically disadvantaged.

As this chapter has shown, the enthusiasm of the leadership has not always

been matched by favorable economic and social conditions. There is also a gap between the expectations of the leadership and the capacity of the staff. The NGO is confronted with several dilemmas not only in the operational strategies but also in the selection of the kinds of rural development interventions required to achieve the best results. The concluding chapter evaluates the ideological choices the NGOs made with regard to the development interventions themselves and how they affected the programming for rural women. This chapter also focuses on the balance the NGOs have been able to strike between what they envisaged and what they have actually achieved so far.

CHAPTER 8

CONCLUSION

NGOs and their Recognition of the Priorities in Women's Development

In chapter 1, the three priorities in the development of poverty-stricken women were outlined and made the criteria for efficacy of the two NGOs analyzed in this study. The priorities are economic benefit for women, development of their leadership capacity and increasing the collective power of women. The concluding observations are organized on the same basis beginning with the economic benefits the clients have derived from the programs. Next the extent and nature of the leadership potential that is apparent as a result of their participation in NGO initiatives is discussed as also the extent of collective collaborative capabilities they have acquired through such participation. The chapter then outlines the prospects for sustainability of the NGOs' efforts. A broad discussion of whether the NGOs' selection of strategies conformed to their goals follows. The chapter conclude with some recommendations to NGOs and their advisers as to how they can be more effective in reaching poor women.

Economic benefit

To evaluate NGOs in terms of their potential for implementing programs that produce economic benefit for their clients is not always easy since economic benefit interpreted as actual increase in cash income is not always visible. In programs with a long gestation period where increase in income is not expected for a time, evaluation on the basis of cash benefits is probably premature. However, the

examination of program design and implementation can reveal the potential for economic benefit. From the evaluation of each program, an assessment of the cumulative impact of the NGOs to further economic benefit to women can then be made.

The potential can be interpreted in terms of direct increase of cash resources or indirect economic benefit through introduction of labor saving and time saving mechanisms and programs that provide a return within what the clients perceive to be a reasonable length of time. In general, for poor women, direct, more visible mechanisms of economic benefit and quick returns are more valuable than other mechanisms. This is because in a situation of minimal survival in which the clients of the NGOs find themselves, short term availability of cash is critical.

For the NGO, a strategy which provides for such direct methods and early returns is valuable because it is more likely to sustain the interest of the clients to continue participation in and support the NGO's initiatives. Without this continued support the programs will not be effective and their potential for income generation will be reduced. Visible and quick returns give clients confidence in their capacity to make programs work and enhance their confidence in the NGO to guide them in the right direction.

The potential of individual programs can vary, especially if they are very diverse in their design and the expectations of the clients in each program may be different. However, it is the cumulative potential of the NGOs' efforts which is the focus of this study and not the individual program. Therefore, the cumulative potential of the NGOs' efforts must be evaluated in terms of the appropriateness of their strategies to provide opportunities for early and visible returns on their

investment and the investment of time and energy by the clients:

Since all Grama Vikas's programs for women have similar goals, separate evaluation of each of its programs is not necessary. In the case of IDS, however, each program, at the present stage of its implementation, has a different focus. Each IDS program needs to be briefly evaluated with a assessment cumulative program potential to follow. The assessment of the cumulative potential of IDS's and Grama Vikas's efforts to enhance the economic benefit to women reveals that Grama Vikas's strategies are more immediately responsive to the clients' direct economic needs than IDS's.

In terms of direct enhancement of income, Grama Vikas's programs for women are intended to provide small but short-term returns while IDS's programs are intended to provide larger returns. IDS, however, intended these returns to be visible only after the programs have been sustained over the long term. Programs that provide for quick and frequent return on investment are better, at least in the short-term, than programs in which the clients have to wait a long while to see the money. This is because women need extra cash over shorter terms to tide over immediate family crises and to cover children's clothing and food requirements, as well as their own needs of which they deprive themselves when overall cash reserves are low.

Undeniably, the enhancement of income to reduce the overall poverty level of the family is a pressing need and should be addressed, especially in developmental terms, and this would require much larger returns than Grama Vikas's Small Economic Programs can provide. However, for women, even a small return quickly and more frequently would be better than a waiting for what could be a longer than reasonable time for larger returns. The amount of money which a program is expected

to generate, cannot, in any case, be guaranteed at the inception of a program.

In the case of IDS, even the long term income generating potential of each program is uncertain because each depends for its success on the right fit or "congruence", in Samuel Paul's term,¹ of several factors (with the exception of those that are still in the training mode). For instance, in the multi-component program of dairy development, the absence of drought, adequate fodder availability and survival of good quality animals have to coincide before an adequate income for the women can be assured. This is difficult to achieve even in the long term for IDS, despite their introduction of massive inputs and services, because of the sheer magnitude of the task.

The enhancement of income for the spinners is not immediately apparent in an occupation in which income is dependent on raw material availability, labor capacity of the spinners and weavers and the marketing of the product. IDS does not, at the present moment, have control over all these aspects, although it is attempting to cover some of these. Grama Vikas's Small Economic Programs for women are self-contained and simple and their success does not require the congruence of a great many factors. Therefore, their success in income enhancing terms is visible in the short-term and helps the women receive the profits quickly.

Short-term profits are important not only for their prompt and frequent availability, but also for sustaining the interest of the clients in continued participation in the programs. In the case of Grama Vikas, even the small amounts of cash that the programs brought as profit were enough to assure the women of the potential of these

¹See Chapter 1, p. 9.

programs. Each success brought in renewed confidence in the potential of the programs. In the case of IDS, as noted in chapter 6, whenever the potential enhancement of income dipped below levels expected by the clients, their commitment to continued participation was also negatively affected. This happened in the dairy program.

In the spinners program, however, the spinners' perception of the potential of the program is based more on the restoration of their control over their traditional occupation than on an increase in cash resources. They are well aware that because of the family integrated nature of the occupation, assistance towards wool purchase is not immediately transformed into an increase in spending money. Therefore, their commitment to participation in the program does not sway to the same extent as among the clients in the dairy program.

The potential of the IDS programs focussed on training to enhance income cannot be gauged at this time. Although, in the case of IDS, its expectations of program potential and those of its clients vary in different programs, in general, the very nature of the interventions makes the potential, in regard to economic benefit, uncertain. The income generating potential of most such programs will depend on demand for the services and goods that the trainees in IDS hope to provide. Some of the trainees will need additional technical and marketing support before they can even sell their product.

As for sustainability of the program, both until it produces increased income and in terms of its future maintenance, client perception of the nature of the potential and the reasonableness of the waiting time has much to do with it. This perception varies not only among programs but among individual clients in the same program.

Therefore, one of the ways to better assure sustainability of the NGOs' efforts and a more uniform commitment among clients is to design programs in which profits are manifest soon and frequently. Even if all programs are not designed in this way, those that produce quick returns must also be included to maintain the confidence of the clients in the capacity of the NGO to help them.

Leadership

The extent to which the NGO has encouraged leadership capacity can be measured in various ways. These are the opportunities for the exercise of initiative by the clients, the nature of the decisions the clients take in connection with the management and implementation of the programs, the nature and extent of their participation in non-program initiatives, and the NGOs creation of mechanisms to institutionalize such participation. To achieve the maximum in terms of developing this capacity among the clients, it is necessary for the NGO to incorporate elements which will contribute to it in its intervention strategies.

The development of leadership capacity, in relation to program implementation, is possible only in a situation where the NGO is minimally involved in ongoing implementation and the clients themselves are responsible, for the most part, for ensuring program success. This perspective of the NGOs' and clients' roles should be incorporated in program designs. The NGO's responsibility is to design programs which do not require its continuous participation except in an advisory capacity.

In addition to developing appropriate program designs, the NGO can also enhance client leadership capacity in non program related initiatives. The more the

number of opportunities deliberately devised for clients to develop their leadership potential, the better the NGO will be able to address this issue. Here again, the impact of the cumulative efforts of the NGOs taken up for study reveals that, both in terms of appropriateness of program design and number of opportunities created for women to develop their leadership potential, Grama Vikas's efforts are worthy of note.

In the case of Grama Vikas, the design of the Small Economic Programs created opportunities for clients to exercise initiative in the management of the programs. The programs were entirely client-oriented in the sense that they did not involve the provision of services by the NGO except for the initial capital loans. The programs were dependent for their implementation on what the clients could do rather than what the NGO could provide. Since the programs were based on client capacities and only the clients were involved in their implementation, they naturally decided what they could and could not do.

The management capabilities required of the clients varies in different Grama Vikas programs. In individual programs, the nature of the programs themselves do not require any extensive management capabilities. In collective programs, such as the chandrika program, however, considerable management of tasks and responsibilities are required. Therefore, clients' participation in managing the program is greater. Since Grama Vikas has encouraged more collective programs than individual programs, client participation in management of programs is quite significant. The clients are frequently involved in initiating new programs and modifying strategies according to previous experience in program implementation.

In the case of IDS also, the extent of NGO opportunities for clients to manage programs has varied in different programs. In programs where service

provision is the main component, such as leather training, the management has involved mainly IDS personnel since such programs are directly dependent on IDS financial capabilities, provision of support services and/or brokering of expertise. Even in dairy development, the tasks are already determined and clients are involved only in the selection of the personnel to perform the tasks. In the Health Project, the clients are involved in the maintenance of the program not in formulating any new strategies. They receive training and they do the job required of them.

In the Spinners Project, to the extent that there is an 'activity' in the form of chit fund operations, the scope for client management and decision-making here is marginally more than in other programs because the clients are expected to manage chit fund accounts and make decisions about distribution of loans from the chit fund. In general, the design of IDS programs did not include much scope for client participation in their management because collective activity as an element of program design is, in the main, absent. Also, since the benefits are individual, clients are involved in minimal decision-making regarding collective goals.

In general, program related initiative and decision-making as aspects of leadership capacity are better addressed in Grama Vikas's programs than IDS's programs. The basic IDS orientation of providing services to the clients not only calls for extensive participation by the NGO in ongoing implementation, but also creates a situation of dependency of the clients on the NGO. Such an orientation does not engender in the clients a sense of urgency to innovate or exercise initiative. The clients can postpone thinking about initiative and individual responsibility until after the NGO leaves the project area by which time it might be too late for them to succeed in their enterprises because they have not exercised initiative before.

In terms of opportunities for the exercise of initiative and decision-making outside of programs, IDS has relied on spontaneous expression by the clients rather than provided mechanisms for the development of these attributes. Although there is no doubt that such spontaneous expression is a reflection of the capacity gained through participation in the programs, for more consistent development of leadership capacity it is necessary that NGOs develop specific strategies or structures to foster leadership qualities. This is particularly important when program related interventions are not designed to provide too many such opportunities as in IDS. Where the nature of the programs sustain dependence of the clients on the NGO, as in training, it is necessary to create situations where such dependence is offset by opportunities to exercise initiative.

In Grama Vikas, the opportunities to develop leadership capacity through program related initiative have been reinforced by mechanisms to develop such capacity outside of the program structure. For instance, the formation of the jatha team and the creation of animators have enabled clients to display their potential to mobilize other women. Another external structure, the women's Federation, has encouraged the institutionalization of women's leadership roles thereby also establishing its legitimacy in the society. Grama Vikas's initiatives in innovating mechanisms to ensure that leadership capacity develops in the clients go beyond those of IDS in which leadership capacity is confined to spontaneous and program related initiative.

Collective power

As with the leadership capacity, the opportunities for women to enhance

their collective power must be provided by the NGO. When programs are aimed at economic benefit, as they should be since the client group consists of poor women, the intention is to augment the income of the individual client and her family. Therefore, the focus is on the individual and not the collectivity. Even an adjunct focus on the development of leadership capacity does not necessarily mean that *collective* leadership capacity will be enhanced since the attention could still be focussed only on the individual. Therefore, the NGO must recognize the importance of mechanisms of strengthening women's groups and incorporate them in its interventions.

At the most basic level of definition of a group, a group exists when there are a few individuals gathered together. For the group to be in a position to exercise power and influence, it must have appropriate characteristics. It has to be more than just an aggregate of individuals. For example, the group must develop a collective spirit, the individuals must be committed to the collectivity and they must be prepared to sacrifice individual benefit for the sake of collective gain if a situation called for it. These collective "feelings" are not always developed spontaneously. Most often, they have to be actively fostered especially if group commitment is intended to be lasting.

If women's groups have to develop as people's organizations which can plan and implement their own development strategies, then group development must slowly evolve from the informal to the formal if they have to deal with government authorities or other external agencies. Procedures may have to be incorporated to regulate group operations. Group development requires balancing several forces, individual and collective, rigid and flexible, formal and informal. NGOs will be most effective in group development if they can, with the right strategies, promote the

balance required to sustain a collectivity. This can be done through appropriate program design as well as non-program related efforts.

In terms of enhancing the opportunities for women to exercise collective power, Grama Vikas has displayed a remarkable degree of understanding of what is required to strengthen groups. In the case of IDS, the groups have been developed more as formal entities because the essential focus has always remained on the individual. The program strategies are aimed at the betterment of the individual, although the group is the vehicle through which the activity is conducted. The economic benefit accrues to the individual in all of IDS's programs and there are no mechanisms, program-related or otherwise, which benefit the group as collectivity.

In Grama Vikas, the program designs and strategies are intended to strengthen the group as an entity. As far as economic benefit is concerned, the interests of the group are considered primary and the individual has to prove her capacity and intention to enhance the group benefit before she can receive her individual share. The collective responsibility and teamwork dictated by the programs are intended to enhance mutual support and interdependence among the clients in order to promote a group spirit. Therefore, while in one sense the groups are the vehicles to implement the programs and generate income, in a more important way, the programs themselves, in the form in which they are implemented, are mechanisms to unify the group.

Individual benefit is, however, not ignored by Grama Vikas. While it is tied to participation in achieving collective benefit, programs for individual benefit alone are also included. In addition, mechanisms are also evolved to distribute part of collective group profit among individuals. Grama Vikas understands that individual

economic interest must be maintained because it is important to a woman and her family. She cannot be expected to give unwavering commitment to the group without some individual incentive. Grama Vikas, through a combination of mechanisms for collective and individual benefit, has achieved a balance between the individual and the collective.

In the case of IDS, the activities that the women are engaged in, by and large, do not have collective responsibility and teamwork built into their design. Client commitment to the program is dictated by the perception of economic benefit accruing to the individual rather than to the group as a whole. The individual is committed to participation in the group only because she views it as a means to her economic betterment, not because she views it as a means of helping women as a community. This is true even in programs, such as the Spinners Project, in which there is a semblance of collective activity in the form of the chit fund.

Since IDS's programs are not designed to engender collective enterprise--indeed, some of the strategies harbor unequal roles and relationships between their clients, as in the Dairy Project--and there is an absence of other cementing mechanisms, it is not surprising that IDS groups do not display a collective spirit. The clients see the group mainly as a vehicle for their individual betterment rather than as one for enhancing their collective influence. Therefore, their potential to remain collective entities even after IDS leaves the project area is uncertain. This is unfortunate given the fact that IDS intended that these committees would continue and function as "people's organizations".

In fact, the group seems to be only a formal entity for the implementation of most of the programs, especially as a mechanism to assist IDS to communicate

effectively and receive feedback when women congregate in one place and at regular intervals for the meetings. IDS encouraged the formalization of procedures of group functioning to facilitate its own communication with the clients, and also to internalize organized operations so that the groups, in its opinion, can function effectively even after IDS leaves.

Although formalization may be necessary at a minimal level for organized conduct of business, it is ineffective in sustaining the collectivity in the absence of a basic collective commitment. Formalization and flexibility must be balanced and which of these takes precedence at what point in the evolution of groups depends on the nature of operations of the group and their capacities. If the capacity for successful group operations have been shown in the implementation of programs, then the insistence on observing formal procedures may bring in unnecessary rigidity and may be detrimental to the maintenance of collective feeling.

Grama Vikas recognized the need for a balance between rigid and flexible mechanisms in group operations. Formalization is encouraged only to the extent required. As Grama Vikas's experience has shown, a less degree of formalization is necessary when mechanisms to keep the group together have been developed by other means, such as appropriate program design. A greater degree of formalization is necessary at the stage when groups have to be registered for them to function as independent organizations. As a strategy, formalization should follow development of the group spirit rather than precede it. Where there is no collective spirit already engendered, formalization cannot introduce it.

As mentioned before, the emphasis on collective operations does not mean that individual interests are sacrificed. On the contrary, individual interest is protected

through group endeavors. Women's participation in development initiatives is more likely to be forthcoming if they are assured that any risk they perceive to be involved in participating in such initiatives is also shared by others. For women who have never been targeted for assistance before, any NGO is an unknown. They are apprehensive and maybe even suspicious of NGO motives.

There is security in collective risk-taking and when risk is shared, individual women are shielded from what they perceive to be personal loss if their expectations of program or NGO benefits are not fulfilled. Mechanisms that provide for collective gain if programs succeed and collective loss if programs fail maintain the security of the individual and also, thereby, the support of the individual for the group. If, however, there are uneven levels of risk involved in participating in development programs, suspicion of NGO motives and intentions surface and support for programs is negatively affected.

In Grama Vikas's collective programs, equal benefits and risks are incorporated into the design of the programs. They are, therefore, not in risk of losing support from the women. In IDS, on the other hand, there is no collective risk built into the design of the programs. Therefore, support for programs is always uneven, especially when they fail to generate the expected level of benefit perceived by the women. The lack of commitment of the members of the dairy committee to the Dairy Project is testimony to this.

If women's groups are to be effective in an overall sense they have to be able to collaborate with the men in the long term. Rural development ultimately cannot be gender-differentiated, although the NGOs may have use gender-differentiated strategies in initial interventions. In Grama Vikas, in addition to clients collaborating

with each other, they also collaborate with the men in several programs. Also, leadership support from the men's sanghas is available to women's sanghas if they need it, not just to deal with problems with the implementation of specific programs but also to deal with problems associated with sangha functioning in the rural setting in general. Therefore, the potential that had been stated in chapter 1 as being an important aspect of collective power, viz., collaboration between men and women, is already evident in Grama Vikas.

The institutionalization of leadership capacity and Grama Vikas's encouragement of mechanisms which emphasize primacy of the group over the individual has combined to give its women clients the potential to sustain themselves collectively even after Grama Vikas leaves the project area. Also, the potential exists for the women to initiate discussion and action in areas other than those which are program related, but of which are of concern to women in the future, although such action is not part of their agenda at the present time. In IDS such potential is uncertain, given the focus of the committees on individual benefit, and leadership is likely to be generated more from individual initiative rather than collective effort.

Project Sustainability

The importance of sustainability of development efforts is now acknowledged by both practitioners in the field and donors. Donors are concerned that the development activities that they fund do not, most of the time, maintain their potential. Practitioners in the field are concerned that their efforts should be "extendable" both over a long period of time and to a larger number of poor women than can be directly assisted by NGOs. The issue of sustainability of the NGOs'

efforts is particularly important in cases where the NGOs are catalysts and intend to leave their geographical areas of operation once they believe the clients are capable of taking over.

Sustainability has been defined as "the ongoing dynamic process of continuing the valued results of development activities."² Since it was stated in chapter 1 that "potential" would be a more appropriate term to describe outcome of development efforts rather than definitive results, potential can be substituted for "results" in the above definition. Also, so long as the goals of each activity based on needs and expectations of a specific group of clients are different, the issue of sustainability has to be separately addressed in relation to each activity.

In general, however, one can differentiate between the capacity for limited sustainability or the maintenance of the programs by the clients after the NGO leaves the project area and extended sustainability or the potential of the clients to spread their skills, services to other women and mobilize them as well as garner support from the community for their efforts. It is the potential for extended sustainability that is the more important and will be the more significant measure of success of the efforts of IDS and Grama Vikas. On the basis of the cumulative potential of each of the two NGOs towards extended sustainability, Grama Vikas's efforts are more visible.

In the case of IDS, since the programs are diverse in their goals and content,

²Development Program Management Center, Office for International Cooperation and Development, United States Department of Agriculture and International Development Management Center, Colleges of Agricultural and Life Sciences, University of Maryland at College Park, "Increasing the Sustainability of Development Assistance Efforts: Lessons Learned and Implications for Donor Agencies," [Photocopied], November 1987, 3.

the implications for sustainability are very different in each program. In the case of programs which involve brokering of services and supervision by the NGO of the clients' participation in the work required, such as the Spinners and Social Forestry Projects, the issue of limited sustainability involves maintenance of the programs after IDS leaves. Such maintenance means clients applying for bank loans and repaying them promptly, maintaining accounts without supervision or contacting the right authorities to receive the seeds independently, and raising seedlings near their homes.

More importantly, and for the implications of extended sustainability, the potential for the increase in the numbers of women who can have access to such services in the future must be assessed. This is where the initiative of existing clients in the programs to help other women gain access to government services comes in and has to be included in the capacity for sustainability. Although the real test of this has to wait until IDS leaves the project area, the women's capacity to mobilize other women is already apparent at least in the Spinners Project. New spinners committees have been formed at the initiative of the spinners themselves and without prompting by the NGO.

In programs in which product marketing is involved, sustainability depends on the level of complexity of the processes involved. In the Dairy Project, the issue of sustainability is extremely complicated. The goal of the program is to maintain the running of the societies by the clients themselves. This in itself requires the collective will of the clients to run the societies since it is a collaborative venture. In addition, it calls for cooperation between large number of clients with varying management capabilities.

The program also requires a large degree of external support services, such

as the maintenance of the livestock, so that the supply of milk is maintained at a level which can generate profits, supply and maintenance of milk storage equipment, supply of electricity to run the equipment, etc. Since there are too many activities to coordinate, even limited sustainability of this program is difficult and extended sustainability at any location does not appear to be feasible. In the CFF Project, the number of processes involved in maintaining the productivity on the farms has been relatively few and, therefore, the potential, at least for limited sustainability, is more promising.

In programs in which training is the main aspect, such as the Leather Project, the issue of limited sustainability involves the use of skills for which training has been provided for specific development activities and that of extended sustainability involves the impartation of the skills by existing clients to other women in the future. Even for limited sustainability, it is premature to assess the potential of this program because it would depend not only on the enterprise of the trainee but also on the extent to which the trainees are provided with supportive services, such as capital to start a business and marketing assistance for the products.

In programs in which service to the community is involved, as in the Health Project, both limited and extended sustainability is difficult to assess because it depends on the extent to which the community can pay the health workers enough for their services to sustain them and the extent to which the health workers feel they want to continue their services if the remuneration is not commensurate with their expectations.

What is apparent from the above discussion is that the capacity for sustainability, especially extended sustainability, is dependent not only on the

technical aspects of program design, but also on the extent to which the design promotes the development of leadership and collective will among the clients. While the potential for limited sustainability may be apparent in some of the programs, in general, IDS's lack of specific attention to promoting leadership qualities and collective responsibility will hamper the prospects for extended sustainability of its efforts.

As in the case of IDS's programs, Grama Vikas's programs also depend for their limited and extended sustainability on both technical feasibility and the development of client leadership and collaborative potential. Grama Vikas's programs are more uniformly sustainable than IDS's programs because they fulfill the requirements of limited and extended sustainability in the aspects just noted.

They are technically feasible because they are, in general, short-term and relatively simple to implement in terms of the processes involved. They do not require support services from Grama Vikas, for the most part, and they can generate quick and frequent profits. Their technical feasibility has been tested quite frequently in different village locations by the women's sanghas. They reduce client dependence on financing from the NGO because they continuously generate capital for the sanghas and new programs can be implemented, as they have already been, without funds from the NGO.

More significantly, the programs are designed in such a way that the technical aspects and capacity to generate profits depend for their present success on the initiative and collective collaboration of the clients. Such interlinking of the technical and non-technical aspects of program design help not only to effect present success but also secure limited and extended sustainability. In addition, the

institutionalization of leadership through non-program related structures can more firmly support extended sustainability.

NGO Directional Goals and Process of Implementation--Conformity or Dilution?

From the examination of the NGOs' fulfillment of the priorities in the development of poor women, it is apparent that Grama Vikas has been able to address these three priorities in their strategies more effectively than IDS. The fulfillment of these priorities was implicit in the directional goals of both organizations. IDS had very clearly stated that integrated rural development, which would imply the increase of income for the target population, was a goal. It also stated that it intended to encourage the strengthening of primary organizations, which implied that these organizations would be the central force to carry on the work that the NGO began. Its emphasis on strengthening primary organizations also implied that such an effort would necessarily require the clients to acquire at least some leadership qualities since organizations cannot function effectively without leadership. Grama Vikas had also stated that its goal is to promote group unity to institutionalize organizations of the clients.

In the case of IDS, while it has pursued its goal of integrated rural development vigorously in the process of implementation, it has neglected to retain the same emphasis on the development of primary organizations. The emphasis on the individual has served to dilute the importance of that goal. The potential outcome as it appears today is that individual clients have benefited from participation in the NGO initiatives in various ways, but the development of a collective will among them to sustain the efforts of the NGO in an extended way is more of a hope than a distinct

possibility.

In the case of Grama Vikas, however, the process of implementation reflects the commitment to fulfilling the priorities in the development of poor women more fully than it does in IDS. Indeed, in Grama Vikas, the development of programs and profits followed the establishment of the groups and not the other way around as in IDS. Grama Vikas's strategy of motivating the groups to evolve gradually into higher levels of institutionalization enabled them to build up their capacity to function collectively. Together with the program strategy of making the capacity to contribute to collective benefit as a precondition to individual profit, it asserted the overriding position of the group.

To a considerable extent, IDS had, and still has, control over establishing the prominence of the group in that strategies can be devised which ensure that the individual receives no economic benefit from programs until collective responsibilities are fulfilled. Unlike Grama Vikas, which encourages the use of this method to ensure commitment to the other clients and the group, IDS relies on moral censure and peer pressure which is more limited in its efficacy. The data presented in this study has shown that there is no real disincentive for the IDS clients not to support their fellow members.

IDS's relative neglect of the development of primary organizations is not due to a lack of commitment. It is the result of selecting strategies which cannot be reconciled with all the directional goals. The problem with the IDS effort was the difficulty of trying to establish "peoples organizations" together with promoting integrated rural development through a largely service oriented strategy for both men's and women's programs. Promoting rural development through a service

orientation and strengthening local groups cannot be done simultaneously.

The service orientation sustains dependence of the clients on the NGO over a longer period of time than is commonly anticipated, while the strengthening of local groups requires the NGO to decentralize its operations and leave more of the work to the clients. In a sense, the goal of integrated rural development, which IDS had adopted, is itself difficult to reconcile with the emphasis on strengthening primary organizations. Integrated rural development requires extensive programmatic diversification and simultaneous concentration on several kinds of rural needs. Some of this can only be fulfilled if the NGO provides services, such as training and health care. This kind of approach would require participation of the NGO in the ongoing implementation of the programs and only perpetuate dependence of the clients on the NGO.

Grama Vikas realized this contradiction early in the stage of exploring the kinds of rural interventions it could support and decided to abandon the idea of integrated rural development. It decided instead to pursue its goal of strengthening rural groups and design the programs to fit the development of the capacity among the clients that was demanded by this goal. The strengthening of the rural groups demanded leadership, initiative and collective commitment. To achieve this capacity, decentralization of responsibility to the local groups was a critical consideration.

Once groups are strengthened and they are trained to be self-reliant, services can be introduced because both the NGO and the clients will be in a better position to temper the dependence that the extension of services can foster for a time with the independence that they have acquired through a client-oriented strategy. In other words, while the service strategy is incompatible with a simultaneous emphasis on

group development, the two can be introduced sequentially, with the strengthening of local groups taking priority over the introduction of services once the clients are better equipped to receive them.

Service oriented interventions introduced before groups are strengthened can strain such organizational capacity as staff attention. In the case of IDS, when services cannot keep up with the constraints posed by external factors, such as drought, the groups find it difficult to survive program failures or forgive what they view as NGO lapses. Commitment by the clients to continue support to the program is reduced and an already overextended staff has a renewed responsibility to motivate the group. If priority is given to strengthening rural groups and building up client capacity and collective collaboration, they will have the commitment to the group and confidence to survive program failures. The staff will not be overextended because because the group will have become responsible for itself.

It was Grama Vikas then, more than IDS, whose process of implementation most clearly reflected its directional goals. It understood that economic benefit, leadership capacity and collective power are essential to the development of poor women. Its operations have shown that these goals can be pursued simultaneously if the right strategies are devised. Its operations also show that these priorities are essential to incorporate into the design of programs and support them with other structures if necessary, to advance the potential for sustainability.

IDS is certainly not insignificant in its achievements. On the contrary, it has provided women with extensive opportunities to gain access to services and acquire skills which they desperately need. If its success is limited compared to that of Grama Vikas, as this study has revealed, it is because its strategies are not broad-based to

cover all the three important aspects of the development of poor women. It has concentrated its efforts mainly on providing income generating benefits. This limited concentration not only ignores the other aspects which are important, but even the success of its income generating efforts are dependent, in considerable part, on leadership and collective collaboration. These two attributes of effective rural intervention have to be developed concurrently with the concentration on income generation.

There is much to be learned from the Grama Vikas model. Although NGOs have to tailor their efforts towards the needs of their clients and operate within constraints which might be specific to them, they can fit certain features of this model to their requirements. It is hoped that NGOs see the points emerging from the comparative study of different models not as criticisms of their laudable efforts but as containing elements that can be emulated so that the NGOs can grow and evolve to better address the priorities in the development of poor women.

Recommendations

The recommendations can be grouped under the broad categories of goals, organizational capacity and client capacity.

1. The previous section has highlighted the importance of planning interventions and/or strategies which incorporate the priorities in women's development. This is the first issue that NGOs wishing to target poor women must address. It must be part of their directional goals and their strategies must conform to these priorities. Although this study has described one model which has, with a fair degree of success, addressed these priorities, the NGO may have to be innovative in strategies since they

will have to be designed to suit different operating conditions.

Simultaneous fulfillment of the three goals is possible with appropriate strategies as has been shown in one of the models described in this study. Precise ways in which one model worked better than the other to pursue these goals have already been discussed in the previous sections and can be taken as suggestions for future models.

2. Whatever strategies are devised to implement the goals, NGOs must not exceed organizational capacity. The enthusiasm and motivation of the leadership often prompts them to overextend themselves and neglect to recognize the limitations of the staff and physical resources. This tendency towards overextension is manifested in geographical and programmatic expansion even before programs begun earlier have shown a potential for sustainability. Especially where such expansion calls for an increase in services, it should be deferred until existing programs have been firmly established.

In addition, wherever the NGO has mixed clientele, i.e. it targets both men and women, although in separate programs, the tendency towards overextension should be avoided, especially if a separate staff is not in place to supervise women's programs. Women's issues need special attention and enough time must be given to the women clients. It is a well established fact that women have specific problems and needs arising from poverty and social discrimination and that these have been ignored in the development process for a long time. Since women are relatively recent participants in development initiatives, their problems must be dealt with sensitively and patiently and it cannot be done if development workers have too much to handle.

3. Client capacity must be taken into consideration when planning programs. Projects may have to be simple at first, increasing in complexity gradually as clients become familiar with operations. Clients take time to get used to the idea of participating in development activities. Although programs may seem to have a very narrow impact initially in terms of the kind of returns they manifest, it may be all the clients are capable of handling at that stage. An evolutionary approach is better than combining several different kinds of activities simultaneously which makes coordination difficult and reduces economic potential.

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